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THE THOROUGH BUSINESS MAN

MEMOIRS OF WALTER POWELL MERCHANT

BY

BENJAMIN GREGORY

FIELD FAMILY
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FOR HISTORY
AND THE HUMANITIES

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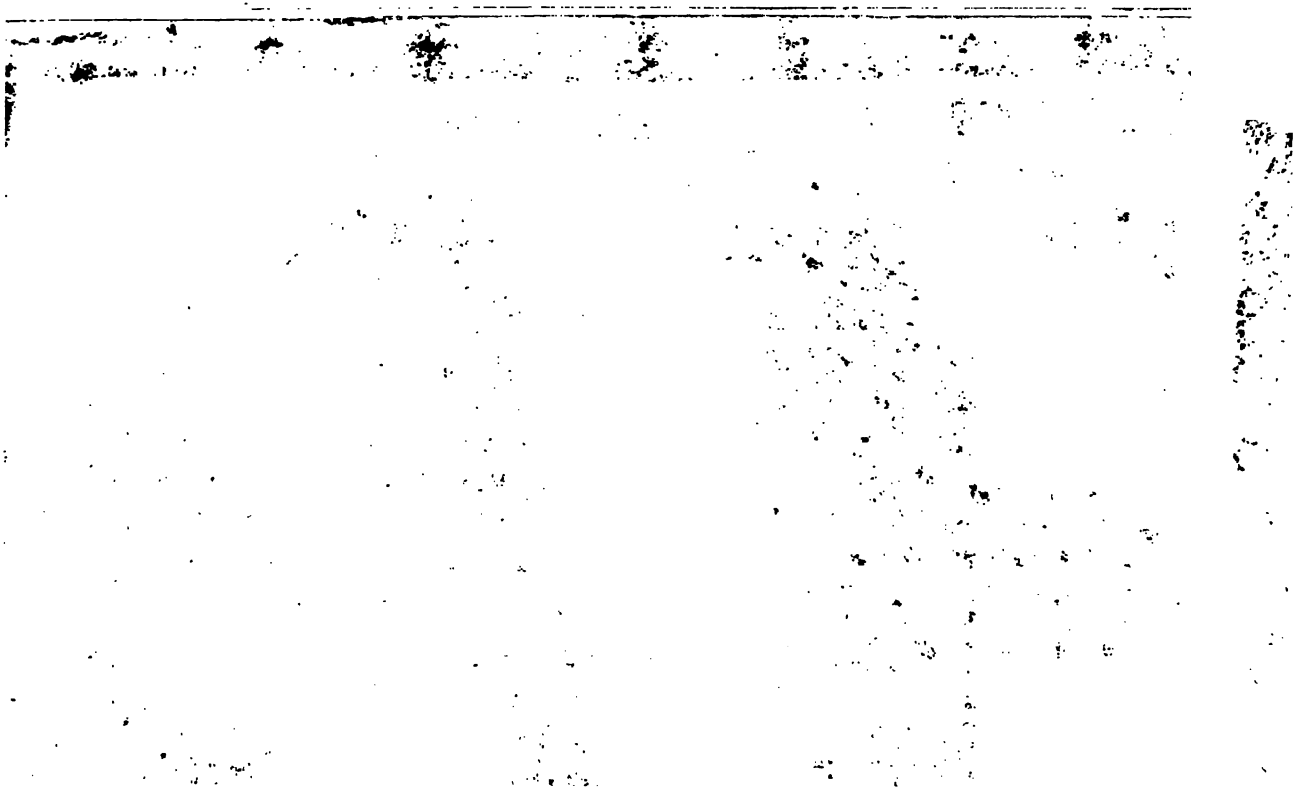

Yours faithfully
Walter Powell

THOROUGH BUSINESS [illegible]

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BY BENJAMIN GREGOR

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THE

HOROUGH BUSINESS MAN

MEMOIRS OF WALTER POWELL

MERCHANT, MELBOURNE AND LONDON

By BENJAMIN GREGORY

"His career affords one more proof that it is still possible for Christian principle to achieve commercial success"

SECOND EDITION

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AND CHARING CROSS.

TO

MY YOUNGEST SON,

ON HIS BEGINNING BUSINESS LIFE,

THIS MEMORIAL OF A THOROUGH BUSINESS MAN

IS LOVINGLY AND HOPEFULLY

DEDICATED.

PREFACE.

THE principal object of the following Memoir is to prolong the usefulness of a very earnest and serviceable life which was, according to human calculation, prematurely terminated. I have ventured into detail on some points of commercial casuistry, because the pulpit and the religious press have been charged (perhaps not altogether unjustly) with undue reticence or unpractical vagueness in this particular.* By the most distinguished writers on Christian morals,—from Jeremy Taylor ("*Ductor Dubitantium*") to Keble ("Letters of Spiritual Counsel and Guidance,")—the crucial questions in the ethics of trade have been conspicuously ignored. In vain will a young man of business seek any direct and definite light on commercial cases of conscience, even from such able works as "Lessons on Morals," published, as was supposed, under the auspices of Archbishop Whately, and Dymond's "Essays on the Principles of Morality."

Of course, I have not so far forgotten the biographer in the moralist as to affect a thorough and exhaustive discussion of Christian Commercial Ethics; yet to blink

* See Professor Seeley's Essay on "The Church as a Teacher of Morality."

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LIFE

OF

WALTER POWELL.

INTRODUCTORY.

I WISH to introduce my readers to a man well worth knowing, and to give them the stimulus of his example, and, to the young especially, the enrichment of his experience. His life had little in it of romantic incident, of brilliant notoriety, or fancy-firing achievement, yet it was full of searching change and fruitful action. We have many well-written lives of soldiers, statesmen, scholars, poets, artists, but comparatively few biographies of men of business. Yet clerks, shopkeepers, salesmen, warehousemen, merchants, outnumber warriors, politicians, and literary men of every class. A man, then, who from very small beginnings attained exceptional success by exceptional moral virtue and mental vigour; who sought "first the kingdom of God and His righteousness," and found "all these things added unto" him; who as much in the application as in the acquisition of wealth adhered to and illustrated Christian principles; who, commencing life with no capital and little schooling, yet, whilst challenging the competition of the foremost in

such questions altogether, or to slur them into vague generalities, would have seriously compromised the utility of the book. I was bound to handle them with some degree of freedom, boldness, and precision; the more so, as the secular press has been more outspoken and practical on this subject than the religious. I am very far from expecting that the views which I have, perhaps too positively, advanced, will command anything approaching to universal acceptance. Some will think them too stringent, others too lax; some will dismiss them as tiresome truisms, others as "all very well!" If, however, young Christian men of business should derive from this little book any healthy stimulus or helpful suggestion, and if it should call forth light-evolving agitation of questions which have not received the attention which their urgency and importance demand, its object will have been accomplished.

An explanation is due to Mr. Powell's many friends in England and Australia of the fact that this imperfect sketch has not appeared until three years and a half after Mr. Powell's lamented death. My appointment to an arduous office in the Church to which I belong, subsequently to my being requested to undertake this labour of love, was the occasion of, and must be accepted as the apology for, this much-regretted delay.

B. G.

STOKE NEWINGTON,
June, 1871.

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CHAPTER I.

BOYHOOD IN TASMANIA.

"The prophecy that his mother taught him."

WALTER POWELL was born at Tottenham, near London, May, 1822. He could, however, barely boast the honour of birth on the soil of England. In his infancy he became an emigrant to the uttermost parts of the earth. The thickness of the globe and some thirteen thousand miles of ocean separated the haunts of his boyhood from the place of his birth. His first experience of the world was a voyage over half its surface. His father had been a member of a highly respectable London firm of merchants, now represented by Messrs. Henry Powell and Sons, Fenchurch Street, City. The commercial revulsion which followed upon the close of the Napoleonic wars, and the rapid increase of his family, induced Walter's father to quit the firm, and try to strike out some new and shorter cut to wealth. He settled in South Wales, and, being of a hopeful and enterprising turn, endeavoured to make his fortune by the manufacture of ketchup. This mushroom speculation soon withering, he made one or two more attempts to arrive at affluence through narrow mountain-passes; and then,

preferring a toilsome and precarious independence to a temporarily subordinate position, as head manager of a large business, which might have served as a step from frugal competence to moderate abundance, he resolved to seek his fortune beyond the seas. Just then the tide of emigration was setting towards Van Diemen's Land. A few mercantile men from Leeds, Liverpool, and London, had already taken advantage of the Government permission of free immigration to that penal settlement, and Mr. Powell resolved to follow. It was during the farewell visit to friends in London and its vicinity that Walter Powell was born.

At that time the colony of Van Diemen's Land was in its infancy. Although that beautiful island had been discovered so long ago as 1642, yet the first settlement upon it was made in 1803, nineteen years before Mr. Powell's immigration. Even then, a spot so favoured by nature, yet so long abandoned to the occupancy of savages of the lowest type, was utilized by the British Government only as one of the cesspools of civilization; being chosen as a convict station for criminals of the worst class, a second time transported, first from England, then from Botany Bay. Barbarism and crime held joint-tenancy of a land formed by the Creator to be the home of a happy Christian civilization. For ten years all communication between it and the rest of the world was interdicted, with the exception of Great Britain and New South Wales. In 1813, however, the ban was removed. The first free settlers endured great hardships, being often able to procure no other food than a little kangaroo flesh and a few sea plants, humorously

called "Botany Bay greens." Even refuse blubber, washed on shore from the whalers after the oil had been extracted, was eagerly added to their scanty commissariat. The British public, however, gradually became aware of the superior claims of Van Diemen's Land to the consideration of emigrants. They heard of the unrivalled deliciousness and healthiness of its climate, peculiarly favourable to the constitution of an Englishman, enjoying insular freshness, in a latitude corresponding to that of Southern Italy. They read of the richness of its soil, suited to almost every production of our own fields and gardens, the varied picturesqueness of its landscapes, an Arcadian or Palestinian combination of plain and mountain, meadow and woodland, and brooks of water which ran among valleys and hills, with the setting of a magnificent coast, broken by sheltered coves and ample harbours, that of Hobart Town being one of the largest in the world. The island is, in fact, a kind of antipodal Devon. "Somersetshire," says Dilke, "cannot surpass the orchards of Tasmania, nor Devonshire match its flowers."

It was not till 1818 that emigrants in any considerable numbers sought this distant land of promise. At the time of Mr. Powell's immigration, the entire population of the colony, according to the census just before taken, amounted to seven thousand one hundred and fifteen.

If the first layer of Tasmanian society was a coarse concrete of crime, the second was composed mainly of adversity and adventure. Resolute men, whose prospects in their native land were blighted, and whose way was built up or swallowed up, betook themselves to the goodly

land which Providence had "espied" for them across the desert-deep. Amongst these came a few men of business who preferred colonization to clerkship. Of this class was the father of Walter Powell. He settled on the Macquarie plains, described as "a splendid alluvial valley, which for fertility and beauty of scenery can scarcely be surpassed."* He built for himself a mud house of some pretensions, which, being double the height of the ordinary dwellings, and betraying the weakness of its constitution by a very marked obliquity, was humorously called a Pisa house, in allusion to the famous Italian leaning tower. There misfortune dogged him. Soon after his arrival at his forest home, he was prostrated by a severe and long-lasting attack of rheumatic fever, the penalty of unwonted exposure and exertion. Whilst stretched helpless in bed, bushrangers broke into his cottage, and stripped him of almost all he had. This outrage, followed by the loss of a very valuable horse, brought the family to the verge of ruin. The mother, an accomplished lady, tried to raise a little money by opening a school for the children of the scattered and struggling emigrants. In her letters to her friends in England, she confesses that the beautiful country and climate formed their only solace. Thus Walter Powell grew up amongst the worst hardships and dangers of a pioneer-settler, and the bitter mortifications of moneyless gentility.

The aborigines showed towards the new comers a skulking and ferocious enmity, setting fire to their homes and stacks, and making themselves altogether very dangerous neighbours, especially to those who, like Mr.

* Stoney's "Residence in Tasmania."

Powell, lived at a distance from the towns. The relations of the natives and the settlers had at first been of the most friendly kind. The Tasmanian savage was, while unprovoked, a good-humoured, simple-hearted creature. His friendship seemed likely to be more troublesome than his enmity. Like the aborigines of New South Wales, the natives of Van Diemen's Land were fond of squatting in the neighbourhood of the emigrants. But runaway convicts, and others whom the governor had been compelled, from want of provisions, to send into the woods to find their own food, had perpetrated upon the poor creatures the most diabolical atrocities. This naturally aroused in them a fierce determination to extirpate the new comers, whom they began to regard as deadly enemies. The only mode of warfare which their rude weapons and savage strategy allowed was sly and detailed murder. They constantly lurked about the settlers' homes and fields, crouching cat-like in the bushes. When discovered, they always appeared to be weaponless, having acquired the heart of dragging their spears along the ground, for they could use their toes as deftly as their fingers. They seemed to belong to the order *quadrumana*, their feet and hands could exchange functions at the moment's need. On the whole, they were formidable enemies, making up by cunning and extreme dexterity in the preparation and use of their rude missiles, for the inferiority of their tools and the want of fire-arms. Their spears were straightened by their teeth, till they poised as perfectly as an English fishing-rod, and both these and their clubs they could send quivering through the air with terrible force and precision. Even their

women, in procuring opossums and crayfish for food, had become incredibly expert, both in diving and climbing. The savages found a leader in the person of a clever villain, who went by the name of Mosquito. He was a native of Sydney, who, having been condemned to death for the murder of a woman, had by perverted pity been reprieved and transported to Van Diemen's Land, where, by simulating repentance and reformation, he obtained his liberty, married a black woman, and organized a desperate attack upon the whites.

> "Truly the tender mercies of the weak,
> As of the wicked, are but cruel."

These planned outrages commenced in 1823, a few months after Mr. Powell's arrival. The state of things was such, that the settlers in remote parts of the island were perpetually in bodily fear for themselves, their wives, and their children. In the words of Mrs. Meredith, "A residence in this country was one long series of alarms, suffering, and loss, with the daily imminent peril of a fearful death; when every bush within spear-throw was a source of danger, and to stray beyond the door-sill unarmed was nothing short of *felo-de-se.*"* Backhouse states that "there were few families in the island who had not sustained some injury, or lost some member, by the treachery of the aborigines."

But far more savage than the savages were the bands of escaped convicts, who haunted the forests like demoniacs, devoting themselves to robbery, outrage, and murder. Being men who in the lowest depth of penal discipline

* "My Home in Tasmania," vol. i. p. 190.

had found a lower deep, had baffled the utmost resources of punitive discipline, and had become as intolerant of their own lives as they were reckless of the lives of others, they had by desperate daring escaped the teeth of watch-dogs and the shot of sentinels, and found themselves provisionless in the gloomy woods, hardened, hopeless, maddened by hunger, reduced to cannibalism, and often preying upon each other. No wonder that they did not spare either savages or settlers, when they had them at their mercy. A neighbour of Mr. Powell, Mr. Alison, of Stramshall, on the Macquarie river, who had emigrated at the same time, and had in earlier life commanded a ship under Nelson at Copenhagen, sustained a fearful encounter with three of these men, who left him for dead on his own door-step. These lawless, hopeless beings show terribly—

> "What each man cometh to,
> When every pleasure from his life is gone,
> Save hunger and desire of life alone,
> That still beget dull rage and bestial fears."

"Scenes had been enacted or talked of in the presence of children, which made them, when grown to manhood, hate the land of their birth, and fly to other shores."* Add to all this the frequent bush-fires, and the sudden, devastating floods to which the Tasmanian rivers are peculiarly liable, from the nearness of their sources in snow-capped mountains; and one may form some idea of the multiform dangers amidst which Walter Powell's boyhood was passed. The lovely island was not yet Tasmania, but still Van Diemen's Land. The then existing state of things corresponded to the doleful

* Dilke's "Greater Britain."

associations which the very name conjured up to our boyish fancy,—chains, and hopeless drudgery, and work under the whip, amidst hateful companionship.

Yet the memories of his childhood exercised a very traceable influence upon Walter Powell's character. Having few playmates or schoolfellows, he grew into close companionship with nature. He became an intense watcher of the habits of insects and forest birds, spending hours in an admiring study of their various modes of life. His chief associates were the graceful emu, stately as a swan, comely in going as a he-goat or a king; the gentle, soft-eyed kangaroo; the colloquial and consequential cockatoo, with lemon-coloured head-dress, and vivid plumage, many hued, glancing in the sunshine. Animal forms which seem to us so queer and abnormal, the wombat, &c., were those with which his childhood was most familiar. He loved to wander amongst the stately gum-trees, rising like cathedral columns, straight and round, for a hundred or a hundred and fifty feet without a branch, and crowned with feathery foliage; and the superb tree-ferns with stems twenty feet in height. One of his favourite recreations was capturing these cautious cockatoos, as they levied contributions on his father's corn.

One of the earliest forms of self-help which the young Tasmanian developed was the manufacture of his own playthings. There were no toy-shops on the Macquarie plains; yet, wherever the European emigrant may pitch his tent, the game of marbles must sharpen the eyes, and exercise the finger skill, and bring out the acquisitive rivalry of his active lads. Walter and his brothers,

having no smooth "stonies" or polished "alleys," were fain to make to themselves common *taws* of clay, rounded by the hand and hardened in the fire. One day, while superintending the latter process, Walter, then only five years old, watched his work too closely, and one of the heated pellets flew out of the fire, and hit him in the wide-open eye, depriving it, for this life, of all power of vision. Who can tell the moral effect of this accident upon a nature like his?

Walter's only schoolfellows and playmates were his brothers and sisters, and the two or three settlers' children who came to his mother's school; and the fields and woods were his playground. He had no education but that which his parents could find time to give him, before he was thirteen years old. Both being well educated, and very solicitous for the well-being and advancement of their children, his schooling was, to its small extent, thorough and refined. The very disadvantages and dangers of his position, through the goodness of God, and the sensitive watchfulness of his parents, had a salutary effect on the formation of his character. As none but *convict servants* could be procured,* his moral

* At that time, the "assignment system" was in full operation. So soon as a shipload of criminals reached the island, most of them were *assigned* to the various settlers, mainly as domestic servants and farm labourers. The principal objects of this arrangement were, to save the Government the expense of their keep and supervision, to utilize their labour for the advantage of the colonists, to break up the old criminal associations, to bring the prisoners into healthy contact with the orderly and industrious population, and thus give them the best and earliest chance of self-recovery. Their masters were required to find them shelter, clothes, and bedding, plenty of wholesome food in regulated rations, and they found their own fuel in the woods.

surroundings, outside the nursery, were of the most perilous description. But this redoubled the carefulness of his mother to encompass him daily with moral supports and restraints. The education of young Walter's heart, of course, mainly devolved upon her. She impressed upon him high moral principles and sentiments in the most permanently effective, because the most pleasant and interesting, manner. Almost everything was done at home which could be attempted to awaken thought, to cultivate the affections, and inspire him with a reverence for principle and piety. This was his safeguard against all that was coarse and corrupting in his inevitable associations. There grew up in his heart a most reverent affection for his mother. Filial love seemed his strong holdfast to purity and truth. It was, throughout life, a cause of gratitude to him that he had escaped the contaminating influences which encompassed him during his most impressible years. He heartily welcomed the abolition of the system of transportation, although the colony suffered materially from the withdrawal of the troops and the great diminution in Government expenditure. Yet he was every inch of him a *lad*, a thorough child of the bush; and, like many other fine-natured boys, was a strange combination of thoughtfulness and daring, docility and passion. His sense of wrong or insult blazed out into uncontrollable wrath. On one occasion this impetuosity of indignation very nearly proved fatal to himself and to another. Of course, the use of fire-arms was part of the primary education of a young Tasmanian emigrant. He and his brother had gained permission for a day's shooting on a neighbouring estate.

The keeper (as he is there called, the overseer), not being apprised of this, met the boys, and saluted them with a Greek fire of blasphemy and insolence, a true specimen of convict eloquence. The high-spirited lads, instead of soft answers and speedy explanations, being, most likely, stung to the quick by the questioning of their word, retorted on the rough ranger in his own tone. They had with them two splendid dogs, loved by the boys as almost members of the family. The keeper, having spent his ammunition of abuse, and finding that the boys were not to be silenced or terrified by his tongue, divided between the dogs the contents of his double-barrelled gun. Walter, maddened with rage and pity, immediately levelled his own piece at the keeper's head, and snapped the trigger, with full intent of avenging the death of his innocent dogs. Happily, the report which drew the keeper's attention to their presence had come from Walter's gun, and his piece was unloaded. To the end of life he reckoned it amongst his special mercies that he was thus saved from actual homicide.

But though he passed in that young country a free, a buoyant, and a plucky childhood, his father's straitened means, and his mother's strained anxiety to provide for her large household the rough comforts of a settler's home, awoke in him a precocious forethought, and a longing for the productive toils of manhood, that he might be helpful to his parents, and rebuild the shattered fortunes of the family. This feeling took such strong possession of him, as even to supplant his passionate love of nature and wild woodland freedom, inspiring him with a deep preference for the bustling activities of city life. His

sensibilities were vivid, and his combativeness abnormally developed. The principles of muscular Christianity seemed to be, in his case, a part of natural religion. He instinctively acted on that adaptation to the young of the morality of the Sermon on the Mount, which underlies the teachings of the "Tom Brown" school of theology: —"If a boy smite thee on the one cheek, hit him on the other also. And if he compel thee to run a mile, make him run twain." Had he lost his life in such encounters, a martyrdom which he more than once narrowly missed, he might have claimed canonization. In fact, he bore throughout life the stigmata of this bluff saintship.

He formed the fixed resolve of retrieving the fortunes of the family by all-conquering energy and industry. In giving heart-room to this noble ambition, he laid the foundations of virtuous success. Thereby he entertained an angel "unawares."

How different were the surroundings of his early childhood from those of a city or a country boy in his native land! His genuine independence of character, his marked individuality, and the strong simplicity, which is the very antithesis of tameness, were, doubtless, traceable, in part, to the associations of his woodland home. Self-reliance, circumspection, boldness, and frugality, were some of the valuable lessons learnt in the mud mansion on the Macquarie plains. If he had not before him the dread of the pedagogue's ferule, he must keep a sharp look out against the spear of the *blackey* and the bludgeon of the bushranger.

But this free, out-door life was of too brief continuance. His eagerness to be helpful to his parents did not long

remain ungratified. At that time, 1834, respectable youths, who could write a fair hand, keep simple accounts, and be trusted with sums of money, were very scarce in Tasmania. Hence, when only twelve years old, Walter obtained a situation as clerk, in the office of Mr. Francis Evans, merchant, in the port of Launceston, the northern capital of the island. Launceston is beautifully situated at the confluence of the North and the South Esk, which form here the fine tidal river Tamar. It was even then a thriving town of great bustle and commercial activity, though bordered by the solitudes of the primeval forest. Its population at that time was over two thousand; it quadrupled during the eleven years of Walter Powell's residence there. One who was then living at Launceston has a vivid recollection of his appearance at that time, since, in a small and new community, every respectable arrival is an object of keen interest and inspection. He is described as very thin and thoughtful-looking.

Here his position tended rather to deepen than to dissipate his habitual reflectiveness. Being the only business *employé* of his unmarried master, who was frequently away from home, and took little interest in or notice of his taciturn boy-clerk, his sole companionship was that of a man-servant, who had "left his country for his country's good." The only incident which broke the monotony of his desk work here was the accusation of having embezzled a missing five-pound note. Without waiting to deny the charge, he ran home to his mother; who, returning with him, was met with an apology, and the information that, in her son's absence, the misplaced sum had reappeared.

His conduct on this trying occasion showed a marked advance in self-control from the day when he levelled his gun at the gamekeeper. Even yet he was not perfect, according to Lord Bacon's acute comment on the inspired maxim: "A soft answer turneth away wrath."—"This teaches, first, that an *answer* should be *made*." Doubtless Walter could not trust himself to speak. The recollection of his narrow escape from the guilt of murder must have acted as a salutary check. His steadfast resolve to devote himself to relieving the difficulties of his parents, and repairing the fortunes of his family, sealed his lips under this exquisite provocation; and surely nothing can be more calculated to ignite a high-spirited and high-principled youth than the sudden charge of theft. The instinct which impelled him at once to seek shelter in the counsels of his mother was equally honourable to both.

He was condemned to this uncompanioned drudgery for three years. At the end of that period, the death of a rich relative closed his master's office, and Walter was transferred, with highly favourable testimonials, to a store in the same town, that of Mr. Bell, who had recently resigned a government appointment, in favour of that which all the early colonists regarded as much more lucrative, the business of an auctioneer.

Here he practised at the desk those lessons of laboriousness which he had learnt in the forest clearings, where, if anywhere, the proverb holds good,—

> "He that by the plough would thrive,
> Himself must either hold or drive."

He kept steadily in view the object of his ambition: to rise in the world, and to raise his parents with him, by

sedulously cultivating those habits which alone, he knew, could entitle him to hope for that result. Yet, in the intervals of business, the wild spirit of the woods came back upon him, propelling him to feats of daring, agility, and strength. He bore to the grave several marks of serious injuries received in the performance of these risky exploits. A broad scar across his left temple was the memorial of one of his "perilous instances of field and flood." He was expert and fearless as a climber, leaper, swimmer, and diver; in all the headlong gymnastics which seem so befitting a young borderer of the unclaimed wilderness. To one of these adventurous attempts was, doubtless, traceable his extremely precarious state of health throughout the remainder of his life, if not his comparatively early death. Although a spare stripling, his muscularity was highly developed, and he had acquired unbounded confidence in his own agility and nerve. As he was obliged to pass great part of his time with those from whom he could gain no mental or moral improvement, he learnt from them all they had to teach,—physical efficiency and animal courage and skill. Among the servants of Mr. Bell's establishment was a sort of unprofessional Blondin, whose achievements Walter was very ambitious to equal or outdo. One of these was to leap out of a swing-boat, such as are seen at fairs, whilst at its highest pitch of velocity. Walter, having often seen this done, not only with impunity, but with ease and grace, concluded that what man had done man could do. He took the spring, but, missing the exact second, was caught by the returning oscillation, twisted violently, and thrown to a great

distance. The result was not only a severe shock to the nervous system, but an injury to the spine, inducing severe attacks of palpitation, and a decided stoop in his heretofore erect figure.

These traits and incidents prove plainly that his characteristic considerateness and steadiness did not grow out of a tame temperament or natural timidity and self-distrust. One can scarcely help asking to what extent this occurrence contributed to the formation of his character. It can scarcely be called a casualty, being rather the penalty of overhardiness. Whilst it aggravated his natural fieriness of temperament into a morbid irritability, which became a sad trouble to himself, and, for a time, to those about him, it must have tended to tone down his overweening self-confidence, and could not but serve as a perpetual *memento mori*.

Mrs. Bell records several incidents illustrative of his sensitive integrity, and the prompt, impulsive, and almost imprudent generosity, which contrasted finely with the rigid regularity and close economy of his personal habits. One day Mrs. Bell, looking out of her window, saw Walter conversing with a person, who, on shaking hands at parting, slipped into his palm a sum of money, which Walter instantly flung from him with flushed indignation. On inquiry, she found that the individual had asked Walter to do him a business service, the true nature of which was first betrayed by the offer of money. The first payment he received in Mr. Bell's office was devoted to purchasing for his mother a sack of flour and a chest of tea. On another occasion, receiving a letter from his married sister, describing the distressing difficulties of

herself and husband, as pioneer settlers at Port Phillip, he at once laid out the whole of his savings in procuring for them a dray and a pair of horses, and in defraying the cost of shipment. Nor was his sympathy confined within the circle of his own relationship. A poor man lamenting to him the straitness of his means and the largeness of his family, Walter suggested the possibility of improving his circumstances by starting as a "dealer." The man replied hopelessly that the *start* required ten pounds, a sum which, in his state of hand-to-mouth dependence, he had no prospect of ever possessing. Walter, seeing that his well-meant advice had served only to make the poor fellow more painfully sensible of his utter helplessness, immediately gave him the ten pounds, although his own salary was but one hundred pounds a year.

In addition to many fine fruits of his mother's high moral culture, he had given several signs of religious thoughtfulness. Mrs. Bell was a member of the Wesleyan Church, and her husband devolved on her the duty of conducting family worship. She was wont to read a portion of Scripture, and offer a short, extempore prayer. When the young clerk joined the establishment, she so far yielded to the shrinkingness of her sex as to leave him unapprised of this godly usage of the family. On learning the fact, however, from the servants, he earnestly solicited the privilege of attending, which the lady, despite her natural diffidence, was not able to refuse. This seriousness was further manifested by his evincing a preference for the more direct and searching ministrations of the Methodist chapel, to which he gradually

attached himself, although he was a member of the choir at church, and was much cherished on account of his superior musical gifts.

Here, then, is a young man of eighteen, the foster-child of the forest, whose brief boyhood has passed in gentlemanly poverty, who has proved the hardness of straitened circumstances without their debasing humiliations, with whom correctness of conduct is not only the impress of the high *morale* of his secluded homestead, but also an element of good breeding, a bright badge of caste, amidst the helotry of crime. He has learnt self-help and self-reliance from the necessities of his position, self-respect and self-control from the glaring miseries of those who wanted both; he has acquired physical fearlessness amidst a normal state of danger, and from the enforced companionship of men who had little else to teach; he is by temperament high-spirited, and feels in his veins the blood of an English gentleman; he is loveable, attractive, musical. He has in him "the makings" of a noble character. One can scarcely fail to feel some interest in this frank, generous youth, whom filial love has chained to the desk ever since he was twelve years old. What will become of him? Will he make the best of himself, the best of life, the best of both worlds? Suppose he should "take a religious turn,"—should be "converted,"—would that spoil him? spoil his happiness? spoil his prospects? spoil the fine points of his high-bred nature? Let us see.

CHAPTER II.

THE TURNING-POINT.

"I thought on my ways, and turned my feet unto Thy testimonies, I made haste, and delayed not to keep Thy commandments. I am a companion of all them that fear Thee, and of them that keep Thy precepts."

THE accident described above, although its severe effects were long concealed and combated, resulted at length in an illness so serious that his life for some months hung in doubt before his eyes.

He went into the country in the hope of restoration, but returned, as was feared, to die. We have seen that up to this time his habits had been those of a well-disposed, energetic, persevering youth. His outward conduct was correct, with the exception of his fierce outbursts of rage under trifling provocation. But now came vital change. His sickness was "not unto death, but that the glory of God might be showed forth in him." At that time, the Rev. Nathaniel Turner was the Superintendent of the Launceston Methodist Circuit. He was a Minister and Missionary of the true type. He had laboured first as a Home Missionary in England, then (in 1823) had accepted an appointment to New Zealand, where, in the following year, he planted the first

Wesleyan Missionary station, at Wesleydale, in the midst of the Maories. After he had lived and toiled amongst them for more than three years, his house was attacked and burnt by a party of natives, his goods stolen, his dead child disinterred, and he and his wife and household, barely escaping with life, fled by night to the *Keri-Keri*, where, after lurking for a while, they were picked up by a ship bound to Sydney. Mr. Turner subsequently laboured in the Friendly Islands, where he remained until 1831, when his health broke down under excessive toils. After resting a few months in New South Wales, he removed to Tasmania, where for five years he preached the Gospel with great success. In 1836, he returned to New Zealand, and devoted three more years to his old enemies, the Maories, and was then retransferred to Tasmania. Here his ministrations were remarkably successful.* This devoted Minister visited Walter Powell in his sickness and his convalescence. The kindly, searching, and judicious instructions and the earnest and personally adapted prayers of the experienced evangelist were very welcome to one who had just been face to face with death, and brought into awakening proximity to the eternal world. This was the crisis in Walter Powell's character. His soul woke up to the realities of its position and its destiny. Heretofore he had for the most part surrendered himself to the action of the world around him. He had accepted unsiftingly the current maxims of worldly prudence and

* For high collateral testimonies to the character and successes of this apostolic man, see the two Quaker classics: Backhouse's "Narrative of a Visit to the Australian Colonies," and "Life and Labours of George Washington Walker,"—both admirable books.

the received traditions of reverential decorum. But now his soul became aware that it was a *soul*, and trembled in the presence of its own mysterious and awful personality. Then first he saw himself to be a God-related being, heir of eternity. He had come upon the secret of his own fearful greatness. "He *came to himself*." Heretofore, indeed, he had cherished a pleased and anxious self-consciousness: but as a being to whom there clings the grand necessity of fixing its own eternal destiny, by making choice of one of two paths which lie full in front, —to this his own true personality—he had never been introduced.

Yet it was not even this discovery that most arrested and affected him. Mr. Turner became to him "Mr. Evangelist." He showed him that he was close akin to God, unutterably loved of Him, yearned over, cherished, "sought out, not forsaken." He taught him that the gift of Christ was *personal;* that "God so loved" Walter Powell "that He gave His only-begotten Son," that *he* "should not perish, but have eternal life." He taught him *the way of faith* more perfectly. *Such* a word spoken in season, how good is it! Walter Powell received it, and walked forth from his sick room another man. That great change had passed upon him which is called *conversion*,—a change deeper and more searching than that which death is able to effect, a change in the whole bias of the being, a reversal of the gravitation of the soul.

Before commencing his business life at Launceston, when twelve years old, he had been out of the reach of all public religious services. Since his removal to that

town, he had regularly attended church, until shortly before his illness, when he began to accompany Mrs. Bell to the Wesleyan chapel.

At that time, the town of Launceston was the scene of one of those remarkable religious and social movements, popularly called "revivals." Doubtless the best description ever given of these salutary troublings of a spiritually stagnant community is that supplied by the Master Himself, when, depicting the effect of his own preaching, and that of His Apostles, and His Forerunner, He said with exultation, "From the days of John the Baptist until now, the kingdom of God is preached, and *every one presseth into it.*" A genuine revival is, in fact, a popular rush into the kingdom of God. The word "revival," as applied to a great religious and social event, has now at length established itself in the English language. Till our own times, it was regarded in this application as a cant word, the shibboleth of a sect. But, happily, we have lived to see revivals becoming matters of newspaper intelligence and of common conversation. They have compelled public attention as amongst the significant occurrences of the day. The organs of a cynical and dogmatizing intellectualism occasionally condescend to snarl at them; but our comic papers, which spare no shams, and show no mercy, to any sort of affectation in social life, in politics, in literature, or in religion, have abstained from caricaturing those, alas! too extraordinary scenes; either influenced by a discreet respect for public opinion, or by an intelligent instinct forbidding them to ridicule that which, resulting *from* sincerity and earnestness, results *in* the

happiest changes in persons, families, and neighbourhoods, or, as is most likely, by a secret awe recognising and revering the footsteps and the voice of God.

A genuine revival, like that of Launceston (1840-8), is not an uproarious excitement of the animal spirits. Of course, a visible, sometimes a violent, excitement will attend a revival; and this is all that first strikes the eye and ear of the unaffected bystander. Nothing is more natural than that a hasty observer should mistake the accompanying agitation for the revival itself. Yet this is at least as gross a mistake as that which children fall into when they attribute to the thunder the mighty effects of the lightning. The noise is not the revival, any more than the thunder is the lightning. At the beginning of these gracious Pentecostal visitations (I state what I have witnessed), the multitudes seem to lose all other feeling in a sense of the preciousness and urgent peril of the soul; "every one *presseth*," like a rush from a building falling or on fire; like the rush to the deck and to the boats when a ship strikes or takes fire at sea. But a revival is not all terror; "the times of refreshing come from the presence of the Lord." Then the revival is seen to be not an innovation, not a questionable novelty, superseding or even supplementing the vital forces of the Church by the introduction of a foreign power; it proves to be the quickening and strengthening of forces already and always existing in every Christian community that possesses anything more than the name and outward forms of true religion. A revival is no more an innovation on a church order which retains even a chilled and checked vitality, than spring is an innovation upon winter. It is, in fact,

"a stormy thaw." "Thou sendest forth Thy Spirit, Thou renewest the face of the earth."

What meaning do devout Church people attach to the passage?—"Almighty God, who alone workest *great marvels*, pour upon all bishops, and curates, and all congregations committed to their charge, the healthful spirit of Thy grace." If this be not a terrible sarcasm, it is palpably a prayer for a revival of religion. For what great and God-wrought marvels can be meant, but the grand spiritual and social changes which follow a wide-spread religious awakening? What wonder that strong physical excitement should sometimes announce the accomplishment of a great moral revolution, such as is described by Southey?—

> "A wild convulsion shakes the inner world,
> Its lowest depths are heaved convulsively,
> Far unknown molten gulfs of being rush
> Up into mountain-peaks, and there stand still."

The eight years' revival at Launceston was of this genuine and genial kind. The Tasmanian standard of morals amongst the "free population," as the non-convict inhabitants were called, was quite as high as that of the mother country; the average intellectual culture was decidedly higher. The free settlers seem to have regarded external decorum as an indispensable badge of distinction between them and the criminal population, and they were mostly of the intelligent and orderly middle class, men with less capital than brains and energy. Everybody's *antecedents* had to be closely scrutinized before admission into respectable society. But the moral and religious condition of the convict population was appalling,

and the free population seemed intent on compensating themselves for their abandonment of country and kindred and the disadvantages of their new position by the rapid realization of wealth. The style of preaching adopted by the Missionaries may be gathered from Walter Powell's diary. He kept a record of their texts, often adding an outline of their sermons. These were admirably adapted to the circumstances and spiritual requirements of their audiences; *e. g.*, "Sow to yourselves in righteousness, reap in mercy, break up your fallow ground: for it is time to seek the Lord, till He come and rain righteousness upon you." "Because thou hast forgotten the God of Thy salvation, and hast not been mindful of the rock of thy strength, therefore shalt thou plant pleasant plants, and shalt set it with strange slips: in the day shalt thou make thy plant to grow, and in the morning shalt thou make thy seed to flourish: but the harvest shall be a heap in the day of grief and of desperate sorrow." (Isai. xvii. 10, 11). "Whoso covereth his sin shall not prosper, but whoso confesseth and forsaketh his sin shall find mercy." "How shall we escape, if we neglect so great salvation?" "I came not to call the righteous, but sinners to repentance."

Mr. Backhouse gives the following specimen of this wise adaptation of the style of preaching to the circumstances of the hearers: "We had a meeting in the Wesleyan Chapel, in which the people were reminded of the time when, by attending to the convictions of the Holy Spirit upon their own consciences, they perceived their lost state; and that their hearts were occupied by sin, when they were also brought to repentance, and

found peace through faith in Christ; made a profession of religion, and brought forth fruits of righteousness. This process was then compared with that of their taking possession of the land they were occupying, and clearing it, by felling and burning off the timber and the scrub, the natural and unprofitable produce of the earth, and fencing and cultivating the land. They were then desired to reflect upon the condition to which such land soon returns, if neglected; and to consider how soon, according to their own knowledge, it again becomes covered with forest and scrub, so as only to be distinguishable from 'the wild bush' by the remains of the fence. From this they were urged to remember that, without a constant care to keep their own hearts under the influence of the Holy Spirit, they, in a similar way, would soon again become unprofitable, and overgrown with sin; notwithstanding they might retain the appearance of a fence against evil, in some remaining profession of religion. This appeal was not without effect. One man acknowledged to us, that he was already sensible of some measure of relapse into the sinful state that had been spoken of."

We quote from the same independent source a testimony to the reality and permanence of the moral effects of these labours, the accompanying excitement notwithstanding. "About two years ago, a Wesleyan tract-distributor found this man 'three parts drunk' one First-day morning, in a room where several others were in bed, completely intoxicated. Some of them had been fighting in the night, and the floor was besmeared with their blood. Hopeless as this state of things was, the man left

them some tracts, which Johnson was induced to read, and which inclined him to go and hear the Wesleyans who began, about that time, to preach in the neighbourhood. Himself and one of his companions became deeply awakened to a sense of their sinful state, and groaned under its burden. In confidence in the declaration, that 'the effectual fervent prayer of the righteous man availeth much,' his burdened friend and he set out to Hobart Town one evening, and went to a Wesleyan meeting; where they stated the object of their coming, and desired the prayers of the congregation. By their own account and that of others, it appears to have been a time of great excitement; but the Lord, who condescends to the weakness of the upright in heart, was pleased to grant an answer of peace to their fervent and vociferous supplications; and these two pilgrims returned home under a sense of the pardoning mercy offered to mankind in and through Jesus the Saviour. Their subsequent walk has proved that, great as was the excitement that prevailed on that occasion, it was not the mere illusion of a heated imagination which made the difference that these two men felt in themselves; they remain established, quiet Christians. Through the continued labour of the Wesleyans, light has gradually diffused itself around them; so that to these first-fruits have been gathered, from the drunken and dissolute, a number of others, who form the little congregation at O'Brien's Bridge; whose influence, notwithstanding some grievous instances of backsliding, has greatly altered for the better the population of the neighbourhood."

The same writer, who visited Launceston in 1836,

speaks of "a large chapel, lately erected by the Wesleyans, who have become a numerous and influential body in the place, which has greatly improved both as a town, and in moral and religious character."

Such were the subjects which these earnest men pressed home upon the consciences of colonists and convicts, whom they had followed to the ends of the earth for the one purpose of bringing them to God. Sabbath after Sabbath they assaulted the "strongholds" of immorality and indifference. Every successive sermon fell like the blow of a battering-ram upon the embattled mass of prejudice, insensibility, and evil habit. It could not but be that a vibration was communicated to the dead wall, which at length threw it off the perpendicular, and brought it to the ground. But it was not only the message, but the spirit and the manner of these devoted ministers, which told so effectively upon their hearers. They themselves never lost sight of the fact, and they never allowed the audience to forget it, that they had forsaken Fatherland, and tracked the outcast, the exile, and the emigrant, with but one object; and that not the extension of a system, but the salvation of souls. Hence there was a fearful reality in their warnings, an impassioned ardour in their appeals, a tempestuous enthusiasm in their pleadings for Christ. They seized the hesitating sinner with an awful urgency, and put forth the utmost pressure of persuasion. They were like the tender-hearted angels, sent to snatch Lot and his family from the sulphur-storm of Sodom; who, when Lot lingered, "laid hold upon his hand, and upon the hand of his wife, and upon the hand of his two daughters; *the Lord being merciful unto them:*

and said, Escape for thy life; look not behind thee, neither stay thou in all the plain; escape to the mountain, lest thou be consumed." Thus these Methodist Missionaries often manifested a kind of angelic authoritativeness and appallingness of importunity; "knowing the terror of the Lord," they did "persuade men." Their preaching was a "trumpet," and it gave no "uncertain sound." O for more of such preaching as this! Who can wonder at its results?

The Rev. William Butters, since President of the Australian Conference, who visited Launceston during "the great revival," thus describes the scenes with which his eyes were then greeted: "I saw kneeling at the same form a notorious convict, and one of the leading civilians of the place, an eminent lawyer and man of science, now a member of the Legislative Council, in an agony of penitence." The latter is still one of the pillars of our Church in Launceston. Thus strikingly was the great truth illustrated, "There is no difference: for all have sinned, and come short of the glory of God." There, too, was verified the converse truth, "There is no difference: for the same Lord over all is rich unto all that call upon Him." Many prodigals blessed God that, through exile and degrading servitude, they had found the home of their souls, and the freedom wherewith Christ makes free.

But Walter Powell struggled slowly into the clear light of the Gospel. There hung about him for some months a perceptible gloominess and sadness. This was, doubtless, partly owing to external causes. His health was still feeble and precarious. Many family matters tended to depress him. His father's business career was made up

of flattering successes and disheartening failures—fat years eaten up by lean. Then followed, in quick succession, the death of father, mother, and favourite sister. The "shaft fell thrice." Then the tide of commercial prosperity began to ebb apace. The stream of emigration to the new colony of Victoria, which, at first, had given a strong impulse to the trade of Tasmania, now began to drain the island of the sources of its wealth. The market for the staple commodities, wool and grain, became unprecedentedly depressed; many of the principal houses failed; many more were in extreme difficulties; all were despondent and perplexed. Above all, the disease which had so nearly proved fatal, left behind it an extreme nervous irritability; which, superinduced upon his natural warmth and quickness of temper, was the occasion of incessant self-conflict and self-reproach. But the deepest source of his despondency was his difficulty in realizing Christ as his present and perfect Saviour, the ground of his happy relations with God, and the fountain of all spiritual strength. At last, however, the darkness passed, and the true light shone; and he began to live a life of faith on the Son of God, Who loved him, and gave Himself for him.

Immediately on his definitively connecting himself with the Church, he began that system of proportionate giving by which he, for the rest of his life, "honoured the Lord with" his "substance, and with the first-fruits of all" his "increase." Mrs. Bell again relates: "Shortly after his union with the Church, he commenced reading the Bible through consecutively. On reaching the twenty-eighth chapter of Genesis, he was struck with Jacob's dedication

of a tenth of all the Lord might bless him with to His own service. He told me that he had determined to do the same."

The commercial difficulties of the colony, at this period, touching as they did Walter Powell's employer amongst the rest, brought out finely the nobility of the young convert's nature. "Giving diligence," he added to "his faith virtue." A co-inmate of the house testifies: "He put forth his utmost energies. He worked like a slave in the quantity, though not in the spirit, of his work. He would toil far into the night. He even went so far as to insist on the reduction of his own salary, as he saw that the business could not justify its present amount." He devotedly attached himself to the impaired fortunes of his principal, quietly replying to the admonitions of worldly wisdom, "I know that my employer is my friend, and that his intentions toward me were liberal; he took me when I was at a loss for employment, and I shall not leave him till I see him re-established." He undertook at the same time the work which had heretofore been divided between two.

"Well done, *good* and faithful servant; thou wast faithful in a few things." This was the man who, when wealth came, knew how to make the best use of it.

The bold and precise teaching to which young Powell listened at this critical period of his life contributed to a very traceable extent towards fixing his fundamental principles, shaping his character, and determining his life-long habits. He had read in large and illuminated letters the lost estate of man, and the availableness and efficiency of Divine grace for his recovery; he had seen the

paramount importance of the eternal world as compared with the present passing state; the foundations of his character had been laid broad and deep in "repentance from dead works, and faith toward God." He had discovered the necessity, and experienced the reality, of a "conscious conversion;" he might now proceed to build himself up on his most holy faith. Our next chapter will show how he went about this task.

CHAPTER III.

RELIGIOUS SELF-CULTURE CONDUCTED ON BUSINESS PRINCIPLES.

"Every prudent man who is engaged in business of any kind, besides paying careful attention to that business from day to day, will also set aside certain stated times for looking over his accounts and examining the whole state of the concern he is carrying on. He will do this probably once a week, and more particularly and thoroughly once a month or once a quarter; and most fully of all at the end of each year. Now this is what you should do in reference to your moral character, if you are as much in earnest about the improvement of *that*, as every prudent man of business is about his worldly success."—*Lessons on Morals.*

MIDST this expatriated community, who were either working out their terms of penal servitude, or straining every energy to build up a fortune in as short a time as possible, young Powell was strenuously working at and working out his "own salvation with fear and trembling;" was building up a Christian character, and steadily and successfully educating himself for effective service in the Church of God, and for the nobler society and offices of heaven. This chapter will have little interest for any one who does not care to watch the growth of nobleness amidst commonplace surroundings, nor to inquire under what culture, by what stages,

and with what alternations of encouragement and check, what vicissitudes of storm and sunshine, and what succession of winter-time and midsummer, a true manhood reaches its maturity.

Immediately upon his conversion, Walter Powell made it the one aim, anxiety, and ambition of his life to attain "the measure of the stature of the fulness of Christ"—in feebler modern phraseology, to be a thorough Christian. What appliances did he use to accomplish this object? To what extent was he successful? What exact type of Christian character—so uniform in its basis, so multiform in its individual manifestations—came out from his special personality, acted upon by the special culture to which he was voluntarily subjected? Happily, we have ample materials for answering these questions. Simplicity and earnestness put him upon a shrewd, business-like mode of conducting the affairs of his soul, and suggested the obvious expedient of keeping a journal.

This journal, in eleven folio volumes, admits us to his deepest confidence, and allowing for occasional breaks, makes us familiar with his spiritual history and his daily occupations during the latter half of his life, the twenty-three years stretching from January 7th, 1844, to November 13th, 1867. To those who knew Mr. Powell as a business man, this intense and persistent self-scrutiny seems prodigious. Let those call it morbid who can match its healthy and robust results. Doubtless, in conjunction with all his other labours, it shortened the earthly life which it intensified and refined. It was part of the reality and energy of his character. It is invaluable as enabling us to watch the unfolding of his spiritual life

and to carry forward the context of his spiritual history. It shows, first of all, the decisiveness of his Christianity, how manfully he braced himself for the noble gymnastics of godliness, and the secret discipline of a holy life. It proves the sincerity with which he had renounced a self-pleasing life, the steadiness with which he pulled up stream heavenwards, taking his bearings and noting his progress with keen-sighted accuracy. He could not bear a slovenly, indefinite mode of conducting the most important of all his affairs, the interests of his soul. He carefully notes slight relapses, sets himself to stub out "roots of bitterness," which "springing up" might "trouble" him, detects the swerving or the slackening of his will, any clouding of his conscience, or overcasting of his religious joys. His diary shows how day after day lays in another touch, and tones or fixes the colouring of his character.

On the first Sunday in 1844, he commenced this "Journal," describing to himself its object on the fly-leaf: "With the view of recording events which may prove interesting in the future, and of correcting those failings and errors which may be hindering the writer's course." This diary was, in fact, simply an expedient of conscientious self-inspection and self-culture. The purpose which we hope it will now serve, that of instructing and stimulating others, and marking the gradual building up of a Christian manhood, obviously never entered the writer's mind. The light in which he regarded it is seen from such entries as the following. After an unusual hiatus, he writes, "Since the above lines were written, I have to lament my indifference to my journal, in having allowed nearly six weeks to elapse without recording many inter-

esting events which have occurred during that period. May the Lord help me to persevere in constantly examining my heart, and noting my experience, and may my path be that of the just." Again, "More than a month has flown since I last wrote in my journal. It may be said in reference to this duty, as has been said of prayer, 'What various hindrances we meet!' and the old motto might also in this case be justly applied, 'Where there is a will there is a way.'" Again, "I know not how to write in this neglected journal. If it were not for the goodness of God, which leads me to repent, I could not bear the thought of committing the present state of my mind to paper. O give me a disposition and perseverance to record Thy dealings with me continually!" The entries manifest all the "simplicity and godly sincerity," which befit such mementos. We must quote a few of the earliest:—

"Sunday, January 7th, 1844.—I arose late this morning, and felt great condemnation in consequence; for we hold a prayer-meeting on Sabbath mornings at six o'clock, for the purpose of supplicating God's blessing on our labours as Sunday-school teachers. I, by my slothfulness, lost this favourable opportunity The more I teach children, the greater impossibility I find of doing it effectually without first obtaining wisdom and simplicity from God. After being engaged in the school till twelve, I called on R. B——, who was so reduced as not to be able to speak without first wetting his tongue. He could not confidently say that God had pardoned his sins; but he hoped so. May his faith be so increased as to attain unto 'the *blessedness* of the man whose transgression is forgiven and

whose sin is covered!' In the evening, after service, the Society entered into solemn covenant with the Lord, and the sacrament was administered by the Revs. N. Turner and H. Gaud. People and ministers appeared solemnly and deeply affected. 'May the impressions not be like the morning cloud!"

"Monday, 8th.—Attended the Lovefeast this evening, and was refreshed. We all felt that 'as iron sharpeneth iron, so doth the countenance of a man his friend,' and went on our 'way rejoicing.' I called again, with two friends, on R. B——, who appeared drawing very near to death. Our hearts were, for the first time, gladdened by his declaring that he *believed* God had forgiven him. We prayed with the dying man. He expired still professing faith in his Redeemer."

"Tuesday, 9th.—The quarterly Watchnight was held."

"Wednesday, 10th.—A few of the younger brethren were constrained to offer the Rev. N. Turner a token of our gratitude. Reading Archbishop Jeffries' Charges 'Against Custom and Public Opinion.'"

"Tuesday, January 16th.—Attended as clerk Mr. Bell's sale of land. Was struck with the covetousness which exhibited itself in my heart, in wishing to obtain that which could have proved of no use to me. Thomas Blackleach roused me from my dream by reminding me that we should soon have to part with all earthly possessions. I know that my life is especially uncertain."

The following entry illustrates the simplicity and sweetness of his child-like confidence in God. A lonely ride through the bush in 1844, when the bushrangers were perpetrating the most horrible atrocities to which suffering

and despair could drive escaped convicts carried away by demoniac passions, required no little courage.

"Wednesday, 17th.—Was at Longford, having set out on the Tuesday evening. I felt great confidence in the God of Providence while riding, for I knew that the hairs of my head were all numbered. I felt that 'a horse is a vain thing for safety.'"

The next extracts indicate his decision of character, the often-foiled but never intermitted struggle to be wholly the Lord's. Alluding to a popular and fashionable amusement of which he had heretofore been passionately fond, he writes:—

"January 19th.—I am truly grateful that I feel no disposition to mingle in those things which do not belong to my peace. I felt grateful to my Redeemer that, although my feet were once swift in following a multitude, they now are turned unto the way of His testimonies. Felt at the class-meeting that an hour in the service of God is worth a whole life spent in those occupations which would monopolize the name of pleasure. Must lay to heart a remark of our leader that we can teach far more by our conduct than by precept. O that there were more of good silent practice!"

So intent was he on the one thing, that he

> "could not bear
> Disturbing pleasures."

On this point, a gentleman, who lived in constant intercourse with him at that time, writes thus:—"We both had to work hard, and had long hours. We neither of us allowed ourselves to seek pleasure for pleasure's sake. Dancing, &c., we regarded as worldly, and partaking of

sin; therefore to be avoided by those who had to work out their salvation. I can only recollect going out with him on one excursion partaking of the nature of pleasure-seeking, and this was bathing with three or four others. He only could swim. I was impressed then with his sweet unostentatiousness, under circumstances offering to a young man temptation to pride and display."

"Sunday, 21st.—I continue reading Harris's 'Mammon.' I intend, by the grace and blessing of God, to put some of its advice into practice, feeling convinced that no man can serve two masters; and how possible it is to worship idols, and not know it. Mr. H. Reed* preached this day, or rather discoursed, on the duties of parents, children, and servants."

"March 27th.—The part of this month which has now passed away for ever I cannot look back upon with satisfaction. Through the press of business, my mind has been constantly in a state of nervous excitement, and even to this my little journal I could not settle down steadily enough. How hard it is to continue steadfast in any pursuit! Yet the men who have risen to eminence are those who were persevering. I find that my little journal was nearly falling to the ground for want of this virtue. So difficult it is to bring the mind to examine past circumstances. They appear to have little interest in one's eager anticipation of the future. Lord, help me *so to number my days*, that I may apply my heart unto wisdom."

"April 22nd.—In the evening attended the prayer-meeting. Was strengthened, but afterwards much con-

* His future London partner.

demned, for yielding to bad temper towards some members of the family."

"April 23rd.—Received a letter from my best earthly friend, cautioning me, with much Christian kindness and love, against yielding to my moroseness of disposition. I know the grace of God is alone sufficient, and to Him must I apply for the utter expulsion of this unchristian tendency."

"24th.—At a sale. Found the conversation, jokes, &c., of a most corrupting nature. O that I may ever watch and pray for that grace which will enable me to withstand, when the enemy comes in like a flood!"

"Sunday, 28th.—This morning, I grieve to say, was partly lost through slothfulness. I made a resolution, and prayed for Divine grace to enable me to overcome this evil habit. Felt very happy in teaching the children."

"Monday, 29th.—How soon do the impressions of the Sabbath vanish! Ought it to be so? Will it always be so? O no; blessed be God! I feel desirous that they may never be effaced, and yet I have this day yielded to temptation, and fallen into sin; but the Lord graciously restored me at the prayer-meeting, so that I could say, 'Whom have I in heaven but Thee? and there is none upon earth that I desire beside Thee.'"

"April 30th.—Employed two or three hours this day in finishing a little work, entitled 'The Maid of the Hathy.' Although rather high-coloured, it is still much to be admired, and eminently useful as showing the delusiveness of this world. Give me, Lord, the *enduring* riches!"

"May 11th.—I regret that I have neglected the duty of posting up this journal. But as this small duty tends to an examination of my conduct during each day, and I am fully conscious of the necessity of examining my deceitful heart, I will, by God's grace, press forward, and, feeling the insufficiency of my own efforts, continually pray for 'the Spirit of power, of love, and of a sound mind.'"

"Sunday, 12th.—I did not rise early enough to attend our Teachers' prayer-meeting, and my heart condemned me for suffering sloth to overcome me."

"May 16th.—In most of my duties I find it hard to do one thing at a time. I find the like difficulty in reading. Instead of cleaving to one book, I open several, and thus my mind, in place of instruction, reaps confusion. But these things must be overcome. *All by watchfulness and prayer will be set right.*"

"May 17th.—Attended a sale at Evandale. While there, neglected an opportunity of showing a sinner the wickedness and danger of swearing. I felt my mind darkened, and was sorely grieved; but, at the class-meeting,* I was enabled to cast my whole soul upon God."

"21st.—Attended a sale, and was surprised to find, notwithstanding my seasoning to such scenes, that I got much excited while bidding for some of the property."

"June 17th.—Have been encouraged by reading the Life of Samuel Hick, and, at the same time, greatly humbled, in comparing his fidelity with my own unfaithfulness. An unlettered blacksmith, the means of bring-

* For an explanation of this and other terms peculiar to Methodism, see p. 62.

ing many souls to the Saviour, and of stirring up believers by his example and exhortations; having 'bowels of mercy' and kindness to the poor and afflicted, a burning zeal for his Master, and a persevering love for the souls of men; undaunted in every branch of Christian duty. O Lord, make me like him!"

"18th.—Longford. Spent the whole of the day in reading, writing, and walking. I find the calm, peaceful, silent country very soothing and salutary. One feels a strong disposition to get away from the bustle and 'strife of tongues;' from 'the filthy conversation of the wicked.' Yet, while we steadfastly set our face against these things, we must not seek by solitude to evade duty and flee from the cross. Lord, help me to take up the cross and despise the shame."

"June 22nd.—Found my mind much weighed down during the latter part of this day, but was revived by reading a few remarks of the Rev. John Fletcher, whose Life I am reading.* I was tried about my *conversion*—

* "As there are some persons whose physiognomy is strongly marked, so there are some the traits of whose moral character are equally striking, and whose conversion is distinguished by uncommon circumstances. Such was the Apostle Paul. But a train of wonderful occurrences is by no means necessary to conversion. It is absolutely necessary that they should be sensible of an extreme sorrow for having offended a gracious God, and that they should condemn themselves and their vices, and that they should abandon themselves to that sincere distress which refuses all consolation, except that which is from above. It is not necessary that they should hear a voice from heaven, or behold in a vision the minister chosen to bring them consolation in the name of Jesus. But it is necessary that they should receive directions from any messenger, till, placing their whole confidence in God, through the Redeemer, they feel a new and heavenly nature produced within them."—*Fletcher's Works*, vol. v., pp. 500, 501.

was it a *true* one? *Have* old things passed away, and *are* all things become new? I believe I can say, with sincerity, Yes. But a new question arose, and I must place it before my minister on the first opportunity. I must also not neglect to lay the matter before the Lord. It was this: What has been the character of your repentance? Was it scriptural? Did you not, *first*, resolve to serve God from a dread of future punishment? *Yes.* Have you not, since you were justified by faith, often sinned against God; and, when you did so, did not your sorrow for sin arise, *partly*, at having fallen from grace, and partly from a dread of God's displeasure; and ought you not to sorrow *only* from a sense of having grieved your Saviour, after the sacrifices He has made? By these thoughts my mind was much exercised, and my own opinion is that the genuine spirit of repentance is well expressed by Wesley's hymn,—

> "Which grieves at having grieved its Lord,
> And never can itself forgive."

Repentance, as it seems to me, is well exemplified in the Prodigal Son. He acknowledges his sin with grief, avows that he is no more worthy to be called a son, and requests to be received as a hired servant. O for the true poverty of spirit, the feeling described by Ezekiel! 'Then shall ye remember your own evil ways, and your doings that were not good, and shall *loathe* yourselves in your own sight for your iniquities and for your abominations.'"

Yet the "*first* resolve" of the Prodigal sprung out of the sharp sense of misery and immediate danger: "*I perish.*" The discovery of danger awoke the consciousness of guilt; and the lower feeling was not lost in the

higher until reconciliation was complete. Thus faith, and even assurance, is necessary to the perfection of true penitence; it cannot take that refined and lovely form in which Walter Powell justly recognises "the bright consummate flower" of evangelical repentance, until it bursts into bloom under the glow of God's forgiving love; as Ezekiel again teaches: "That thou mayest remember and be confounded, and never open thy mouth any more because of thy shame, *when I am pacified toward thee* for all that thou hast done, saith the Lord God." But what earnest Christian has escaped the temptation to doubt the reality of his past experience?

"June 25th.—Spent the afternoon with Mr. Eggleston, and consulted him as to the best method of studying the Holy Scriptures. He advised me to form a Biblical Commonplace Book, with an Index of doctrines, duties, promises, &c., and to arrange all passages, as I come to them in continuous reading, under their respective heads. For example, to have a leaf headed 'Atonement,' and to place under that word all passages referring to that truth of Revelation; others headed '*Sin*,' 'Repentance,' 'Envy,' 'Resurrection,' &c. I know that this will require much wisdom, but I must do my best, keeping in view that promise, 'If any of you lack wisdom, let him ask of God, that giveth to all men liberally and upbraideth not, and it shall be given him. But let him ask in faith, nothing wavering.'"

CHAPTER IV.

THE HARMONY OF SECULAR AND SPIRITUAL LIFE.

"The perfect man is he who, in the midst of changes, and cares, and relations of life, yet attends upon the Lord without distraction."
—*Clement of Alexandria.*

AS it is of the essence of this history to trace the formation of Mr. Powell's bold and graceful character, I must venture to place before my readers a few more illustrative extracts from his early diary. It is impossible to account for the strength, breadth, and elevation of his subsequent experience, without having noted what a solid concrete of sound religiousness he sunk for its foundations to rest upon. Is there not a humbling instructiveness, and a quickening charm, in these resolute, simple-minded efforts of an ailing, over-worked young clerk of two-and-twenty summers to realize in his own life the Christianity of the New Testament? For Christianity is a *life*, in both senses of the word—a *principle* of life and a *course* of life. We have seen that Mr. Powell became an assiduous diarist by virtue of the reality, thoroughness, and straightforwardness which were his most prominent moral features. Many religious men of business, members of Christian churches

and generous supporters of Christian institutions, lavish of leisure as well as money in the promotion of the public interests of the Gospel, would *give a great deal* to lose a certain uneasy sense of incongruity between their secular and their spiritual course. There is but *one* way by which the Christian and the commercial life can be brought into perfect harmony, the way which young Powell took, in obedience to the Master's own instructions: "Seek ye *first* the kingdom of God and His righteousness." Without the sharp spade of self-scrutiny and the keen pickaxe of self-severity, it is impossible to dig deep enough to lay the firm foundations of a piety like his, marked by intelligence, energy, and exactness, as well as simplicity, benignity, and hilarity. Had not Walter Powell acquired in youth this habit of unflinching self-investigation, he must have encountered disheartening difficulty in the attempt to form it amidst the whirl and weariness of after-life. Benjamin Franklin attributed whatever he enjoyed of the serene happiness which flows from moral healthiness to the "little artifice" of keeping a diary, in which he noted down his failures on any point even of minor morality. The like "little artifice" was of equal service to Walter Powell in the cultivation of spiritual mindedness. It was thus that he acquired and preserved that keen and delicate tact of conscience which he manifested throughout his business life. As surely as "idle people give themselves most trouble," so surely is a self-sparing temper a self-disturbing temper. To spiritual health it is absolutely necessary that we should live by rule, and consequently that we should have a rule to live by, and statedly compare our daily life with

this rule. Without it our whole spiritual constitution must and will become relaxed. Self-neglect is as fatal to the soul as to the body. We see, as we glance at young Powell's journal, how frankly he admits, and how resolutely he fights, the failings to which he had found himself most liable, and how sedulously he hives all the instruction he can gather from whatever sources.

"Longford, Sunday, July 7th.—Mr. Eggleston preached in the evening, from, 'How shall we escape, if we neglect so great salvation?' He showed the greatness of the salvation offered, its infinite cost, the glorious nature, human and Divine, of Him who procured it for us, its perfect sufficiency and effectiveness, the almighty agency by which it is made available and actual in individuals. He then pointed out the hopelessness of escape if it be neglected; this being the only possible opening; since had there been any other conceivable way of escape from the loss of the soul than by such a death of such a Being as Christ, that could never have been resorted to. He exposed the folly and madness of indolently and insolently trusting to God's mercy, whilst neglecting its highest possible manifestation, and doing 'despite to the Spirit of Grace.' He plainly and powerfully proved that neglecting this salvation entails final destruction, since no other way of escape is possible; and that life everlasting is the certain consequence of our freely and fully accepting it. May I more and more feel the value of, and evince my gratitude for, this *great salvation!*"

"12th.—While I am not unmindful of the great salvation my Saviour has accomplished, I am astonished at the unbelief and indifference I find still existing within me.

If my eyes are not constantly up unto 'the hills from whence cometh my help,' I shall be rapidly carried back to the horrible abyss of stupid negligence, as to my eternal interests, from which I have escaped. I must put on the *whole* armour of God in order to withstand my foes. But I am thankful that Christ has said, 'My grace is sufficient for thee, My strength is made perfect in weakness;' and the blessings I most want are suspended on simple conditions: 'Ask, and ye shall receive.'"

Alas! many another earnest Christian is, like young Powell, "haunted by the self of other days, which seems to rise up as a spirit of darkness, and cast a spell upon him, and fix him with its eye."

"13th.—Having heard of the unjust or, rather, unkind treatment of a beloved friend in a trifling matter, I found Satan quite ready to fill me with feelings and thoughts neither accordant with the Apostle's language, 'Charity suffereth long and is kind,' nor with my Saviour's direction, 'Pray for those who despitefully use you.' O may I always bring my feelings to the test of Scripture, and may every thought be brought 'into captivity to the obedience of Christ!'"

"Wednesday, 17th.—The Rev. W. Butters preached on the necessity of Christian watchfulness. I mournfully proved the importance of the admonition; for, on going home, I entered upon a discussion relative to a trifling subject, and so gave way to anger as to grieve the Spirit of God. May the Lord have mercy on one so unworthy, and grant that I may again feel the unclouded light of His countenance!"

How could young Powell know that he had grieved the

Spirit of God? By the perceptible abatement of "the consolations of God," of which he was habitually conscious.

"August 10th.—Went to Ross in order to stay a short time with Mr. Jackson, a most Christian-hearted man, earnestly aspiring after the mind that was in Christ, and endeavouring to walk as He also walked."

"29th.—Joined a class formed by the Rev. W. Butters for the mental improvement of the young men connected with the Wesleyan Society."

"Sunday, September 1st.—Again visited at their homes the children of my Sunday-school class. After the evening service partook of the Sacrament of the Lord's Supper. Lord! may I live more *to* Thee, *for* Thee, and *in* Thee."

Sometimes, instead of noting his experience, he would wisely solace and enliven himself by paraphrasing some passage of Scripture; for amidst all his struggles he was buoyant enough to "relish versing." These lines often show no contemptible power of versification, but are chiefly remarkable for cleanness of workmanship and vigorous compression.

"Sunday, 8th.—Felt painfully my weakness and ignorance in endeavouring to teach my class in the Sabbath-school. O gracious Lord, have mercy on me their teacher, lest, after instructing 'others, I myself should become a castaway.'

"In the evening, Mr. Eggleston preached on the Rich Man and Lazarus. He called attention to the fact, that the rich man was not a miser or morose, otherwise the friends of Lazarus would not have laid him there; nor had his treatment of Lazarus pressed on his awfully

awakened conscience; nay, had there been no kindly relations between him and Lazarus, he would have been the last person to ask to leave Abraham's bosom to alleviate his sufferings. He would not have even dared to mention his name, for that name must have inflamed his tongue. The rich man's fatal sin was that of his brethren; he had not so *believed* Moses and the Prophets as to be *persuaded* to *love* the Lord his God, with all his heart, and mind, and soul, and strength; and his neighbour as himself. He had neglected to consider that 'that which is highly esteemed among men is abomination in the sight of God,' the fact which our Lord especially designed to illustrate. (Luke xvi. 15.)"

"14th.—During this month I have been reading the Life of Dr. Adam Clarke, and have been particularly struck with his great industry and perseverance. His labours were so gigantic, that a person of average energy might be appalled at their vastness. He *redeemed the time.* He secured thousands of hours, which are generally wasted. O that his example may be followed by me!"

"Sunday, September 15th.—The anniversary of the Sunday-school in which I am an unworthy teacher. Mr. Eggleston's text was, 'But godliness is profitable unto all things, having promise of the life that now is, and of that which is to come.' He described the character of true godliness, and the extent of its operation; its vitality, its necessity; its *profitableness* for the present life, as conducive directly to bodily health, tranquillity, harmony and healthiness of soul. He contrasted the profitless and *expensive* amusements and indulgences of the world with the solid happiness *given* to the godly, 'without money

and without price.' Having proved its *cheapness*, its soundness, its utility, as to *the life that now is*, he dwelt on its incalculable advantages as the only means of securing the life *that is to come.*"

"Saturday, 21st.—During the past week I have been led to examine myself minutely, but I fear very imperfectly, from the fact of my memory being confused, and from a dull, trying pain which always dwells in my head, in a greater or less degree. Nevertheless, I have been able to discover, that if my hours were differently arranged, I should have much more time to attend to those duties which would enable me, to a far greater extent, to discharge my obligations to God and man. I grieve to find myself such a slave to habits thoughtlessly acquired. I do not retire to rest at the proper time; consequently I do not rise early enough to commune with God, and then take the necessary bodily exercise. The result is, I am each hour striving to catch up the arrears of work left by the preceding, and thus body and mind are unduly, unnecessarily, and injuriously strained, burdened, and excited, and unfitted for the vigorous discharge of the duties incumbent upon me; and I am not able to maintain that serene, steady, faithful, thoughtful, fervent walk with God, which befits the believer in Jesus. I sincerely trust, and pray with great anguish of heart, that this my mourning for past transgression may not be in vain, but that my conduct may show that, by His grace re-enforcing my resolutions, I have been enabled to break through this cruel bondage of habitual procrastination. Lord, have mercy upon me, and upon all in the like slavery, for the Saviour's sake!"

"Sunday, November 15th.—Was enabled to rise before five, and attend the prayer-meeting."

"Sunday, January 5th, 1845.—Renewal of the Covenant and Sacrament. On looking back upon the past year, I cannot but be grateful to the Father of all my mercies. My progress in the Divine life is very unworthy of my privileges. Twice have I been raised from the bed of sickness, with a resolve to forsake all and follow Christ, and yet here am I at the present, almost fainting in my Christian course. I humbly trust that, if spared through another year, I may find it one of ardent devotion, of yearning compassion for my fellow sinners, of dedication of all to Christ, and of conscientious stewardship."

"15th.—Have been reading the 'Life of the Rev. Theophilus Lessy.' The wealth which he acquired was of the right kind. Convinced that no man can serve two masters, he early forsook the service of Mammon, foreseeing that the only wages the god of this world can afford is 'death.'"

"March 4th.—I have reason gratefully to record this day. It is one the importance of which eternity alone can fully disclose,—my *marriage-day*. What a happiness that we both are endeavouring to walk in the way of life, and, I believe, each anxious for the other's spiritual welfare! We became convinced of our fallen condition through the same instrumentality. May the gracious God enable us to love each other as He in His own word commands us, and by that word may our whole course of life be guided! Mr. Butters conducted the service most impressively. My sister Rose and William and Frederick were also present, and my bandmates Bonner and

Denny. As to myself and dear wife, we feel determined to work for God, and devote our all to Him. We feel that we are stewards, and as such are required to be 'faithful.' We are convinced of our own helplessness, our utter need of the teaching and guidance of the Holy Spirit. We know that our Redeemer requires us to economize our means, to exert all our energies in His cause, to take up our cross daily and follow Him. These requirements would drive us to despair, had not our Lord promised all-sufficient grace."

Walter Powell's principal had given the highest proof of his confidence in the virtues and the business qualities of his young clerk, by accepting him as his son-in-law. He states,—"Although so young, the public impression of Walter's integrity and judgment was such as to be often of no slight service to me. Whenever any disputes arose in the course of business, a word from Walter was like 'an oath for confirmation—the end of all strife;' the objecting party would at once yield, saying, 'If Mr. Powell says it is so, I must be wrong.'"

"Sunday, 16th.—Mr. Eggleston preached from James i. 25; on the law of God, its threatenings, promises, requirements, privileges, and its direct bearing on every department of human life,—the necessity of *looking into it* with intense regard and unwearied application, like the cherubim, bending over the Mercy-seat, beneath which the law was hid, 'desiring to look into' it through that medium. He warned us against *uninterested* hearing and reading of the Word of God."

These notices of the preaching of the Wesleyan Missionaries show that they were not mere ranting, red-hot

revivalists. They reasoned out of the Scriptures. It was the moral momentum with which they threw out these plain truths, and the explosive intensity of their own personal conviction, which made prejudice "pass away with a great noise," and insensibility "melt with fervent heat." They did not let the Word fall softly on the pulpit cushion, or pass over their audience like a cooling cloud, which tempers the burning beam to the weary traveller, but does not startle the loiterer with menace of a thunder-storm.

"April 27th.—I have had to keep a jealous eye over my own heart, during the last month, lest covetousness should gain a foothold in it, and I should become ensnared in things that *perish in the using.*"

"Sunday, June 22nd.—Mr. Reed preached on repentance in believers, from the several addresses to the Seven Churches. He showed that our situation was in one respect like that of the Church at Pergamos; for surely in this land 'Satan's seat is,' since for deeds of crime this country has been scarcely ever equalled. He urged the consequent necessity that Christians should be pre-eminently zealous, watchful, and holy. 'Lord, how long' shall this state of things continue?"

There is one point touched on in the preceding extracts which it may be well to glance at for a moment. Young Powell's journal shows that his own single-mindedness, as well as the rules and teachings of the religious community to which he had attached himself, decided for him a question which confronts every earnest Christian at the outset of his religious course; namely, the practical bearing of certain gaieties upon the daily

cultivation of spiritual-mindedness. Relaxation is a necessity imposed upon us by the Creator, and is therefore an obligation. The need and the duty of frequent, thorough recreation are in proportion to the strain which a man's pursuits put upon his energies. The hard worker must have effective amusement, and no man works so hard as he who combines with an eager devotion to business assiduous mental and spiritual cultivation. Hence no practical and experienced men have ever condemned amusements which really accomplish their purpose,—to

> "renovate the spirits, and restore
> The tone of languid nature"—

without any overbalancing evil, physical, moral, or spiritual. Mr. Powell felt bound to avoid diversions which have a strong tendency to become dissipations, and thus defeat the real object of an amusement, being prejudicial rather than conducive to bodily, intellectual, and spiritual health. The Puritan worthies of the seventeenth century condemned dancing, and yet noted down in their diaries their games at billiards, side by side with their spiritual struggles and successes;* and with perfect consistency, because, even in their day, dancing had become unsafe and unseemly in its associations, and in its customary mode of indulgence, being connected with and provocative of unquestionable evils; whilst billiards were not, as they now too often are, associated with drinking, gambling, and late hours. We have seen that young Powell's simple heart frankly thanks God that he

* See Dr. Halley's interesting volumes on "Lancashire Puritanism and Nonconformity."

had lost all taste for these exciting and enfeebling "pleasures."* Of these diversions modern dancing may be taken as the type. Fraser's Magazine will scarcely be regarded as the organ of religious fanaticism or asceticism; but that vigorous journal gives the following testimony:—"Midnight dancing is comprehensively and incurably bad, and midnight dancing is generally what *dancing* means."

The observations of Mr. Backhouse† on this subject have great force. After witnessing a *corroboree*, a native dance of Australian aborigines, he reflects,—"If custom did not render people in some measure blind to folly, many of the amusements practised in circles of society, considered highly civilized, might perhaps seem as absurd and almost as barbarous. I consider the Society of Friends to have made great advances in true civilization, in having abandoned such amusements. By this abandonment they also avoid much that is inimical to true Christian sobriety, and *turn their relaxations into channels more rational and conducive to domestic happiness.*" Happily the Methodists are abreast of the Society of Friends as the vanguard of civilization in this direction. At any rate, the Methodist Missionaries in Tasmania were of opinion that these dancing bouts were a sort of Christian *corroboree*, which it was not worth their while to have literally compassed sea and land to proselyte the heathen to.

Unquestionably many gentlemen and ladies of high-

* Pp. 42, 43.

† In his work on Tasmania and Australia, already more than once alluded to, p. 372.

toned honour and exquisite purity do countenance this unwholesome usage of "revelry by night."* But though they may pass unscathed, they surely ought to reflect that they are lending their virtues to perpetuate a custom in which the balance of evil is enormous.

Some respectable religious professors also "can see no harm" in these exhausting, enervating, and too often ensnaring, pastimes. The reason of this is, perhaps, not far to seek. There may be no very harsh incongruity between such usages and a Christianity which consists in little more than an external observance of the Ten Commandments, modified by the conventional code of social and commercial morality; with the addition of neighbourly good-heartedness and an easy-going attendance on the public services of religion; but the case is altogether different with such a man as Mr. Powell, who made the cultivation of Christian holiness the great purpose of his life.

As to all questionable amusements, he showed the wisdom of the child of light. His business-like mode of going about the affairs of his soul taught him to postpone the common question, "What is the *harm* of such and such diversions?" to an earlier and more pertinent inquiry, "What is the *use* of them? Are they the safest and most effective recreations?" But for all those gaieties which Christian prudence induced him to forego, he found amply compensating substitutes in music, for which he had both taste and capacity, and of which he was passionately fond, in books, in swimming, in the public services of religion, and in "sweet counsel" with like-minded Christians.

* Byron.

CHAPTER V.

CHURCH-LIFE.

"The Wesleyans, a wing of the Church—founded for godliness."
—*Matthew Arnold.*

"The principle which has constituted the force and perpetuity of Methodism, viz., that of the common life of souls, or the associated search for redemption by means of confidential intercourse; and the *solidarity* of believers."—*M. Rémusat, Revue des Deux Mondes.*

IT is impossible to gain a true view of Mr. Powell's exact type of Christian character, or of the process of its formation, or, indeed, to comprehend his diary, without looking closely at his Church-life, and at the means by which that life was realized and strengthened. To such of our readers as are not familiar with the inner organization of Methodism it may be well to explain briefly those of its distinctive institutions which contributed most effectively to Mr. Powell's attainment of exemplary excellence. These are, the Class-meeting, the Band-meeting, the Lovefeast, the Watchnight, the Covenant-service, and the Prayer-Leaders' Plan. But it is necessary to state, first, the precise idea to which Methodism was led to shape itself during the formative period of its history; viz., that a Christian Church is a living organism wherein the vital force of association is a common

and a *communicated* experience. The ground of such association is the personal conviction of its individual members of certain revealed truths, and the progressive experience of their reality. According to this view (is it not that of the new Testament?) submission to any outward human authority, the collective observance of any ritual, the agreement in any form of government, cannot constitute a community *a complete Church*, in the absence of that deep fellowship which is realised in reciprocal edification. Experience is the life-blood of the Church, and its unchecked circulation is essential to vigour and effectiveness.

The leading appliance of Methodism for keeping alive spiritual sympathy amongst its members is

The Class-meeting,—an institution which deserves the study of all who attach any importance to Church-history or Church-life, or to "The Rules and Exercises of Holy Living." Its primary object is to afford guidance and heartening to those who are striving to reach the Scriptural standard of Christian enjoyment, attainment, and effectiveness. Young Powell, for example, felt, as every other converted man feels, that his change of life involved a change of associations. He looked Nathaniel Turner in the face, and said, "What am I to do to guard and strengthen my convictions?" "For one thing," replied the evangelist, "I should advise you to *meet in class*." What is that? A class-meeting is a weekly gathering for earnest and confidential conversation on the difficulties, perplexities, solaces, and duties of personal religion, under the presidency of some judicious and experienced Christian, who is carefully selected and duly appointed, and

who statedly meets the Minister and his co-officials for conversation on the spiritual condition of the members. The new convert brings to "class" his unanticipated fluctuations of feeling, his failures in duty, his bewildering situations, his disheartening discomfitures, and his decays of earnestness. He joins in the opening hymn and prayer, hears the "Leader's" summary of the heart-history of a week, then listens to the "experience" of others, who, like himself, are striving to translate into actual life such directions as these:—"Follow holiness, without which no man can see the Lord."—"Exercise thyself unto godliness."—"Grow in grace, and in the knowledge of our Lord and Saviour Jesus Christ."—"Leaving the principles of the doctrine of Christ, let us go on unto perfection."—"Work out your own salvation with fear and trembling."—"Giving diligence, add to your faith virtue," &c.—"Stand fast together with one mind—striving together for the faith of the Gospel." He finds himself amidst a group of pilgrims, who, like himself, are inquiring "the way to Zion, with their faces thitherward." He feels that he is not a solitary straggler. This brother's triumphs animate him; that brother's discouragements take off from his heart the feeling of loneliness, proving that his own difficulties are not exceptional. In short, the varying experience of several fellow-travellers is made to cast a converging light upon his own path. Whatever be his mood, the class-meeting serves it. If he cry, "Come and hear, all ye that fear God, and I will declare what He has done for my soul," here he finds an interested and congenial auditory. If he feel hardly bestead with temptation, he learns "that the same afflictions are accomplished in" his

"brethren." All these, and many other benefits of the class-meeting, are apparent from Walter Powell's diary. The happy influence of this means of grace on his character was manifest. Of course, such spiritual reunions must be dreary and dismal to all who do not feel the necessity of intense, personal earnestness in religion,—the duty of making the education of one's soul for heaven the great business of life. To say that the class-meeting does not always accomplish all the benefits contemplated by it, and that incidental evils may attach to it, is simply to impeach the members of human nature, and to complain that the place of meeting is not in heaven. It may be confidently affirmed that a better plan for effecting a confluence between the spiritual life of individuals and general Church-life, for manifesting, sustaining, and strengthening that Church-life, for *capitalizing*—funding for the general benefit the separate experience of individuals, and thus putting out to usury the grace of God within us, and for making the organization of the Church grow out of the life of the Church, has never been hit upon since the apostolic times.

I must not be supposed to imply that to meet in class is the duty of any one who has discovered a more effective and less objectionable mode of promoting personal godliness and cherishing Church-life, nor to deny that a countless host of true Christians have never learnt the duty of contributing their personal experience to the strengthening of their brethren,—have passed through life and death without making Christian fellowship a part of their personal religion; but the question may be fairly asked, Was not this omission a grave deduction from the

completeness of their character, and a serious drawback from their usefulness? Assuredly, all who do not avail themselves of some mode of directly profiting by the experience of their fellow-Christians, and in turn helping others by their own, are ignoring a peremptory requirement of the Christian religion, are allowing a great hiatus in the edition of Christianity which they personally put forth as professors of religion, and are leaving unexplored a vast *terra incognita* of Christian enjoyment and usefulness. Walter Powell, for his part, felt that it was not an open question whether he should or should not obey the clear directions of God's holy Word, as to reciprocal confession and mutual edification and enlivenment.

If without these helps many Christians have risen to high degrees of spiritual light and power, what might they not have attained with them? Surely they would, in many points, have outstripped their present selves.

In the class-room young Powell confessed to his brethren those deviations which in his diary he confesses to himself. The very act of laying them bare tended to prevent similar deflections in the future, whilst the stated self-review induced a habit of intently watching the workings of his inner life. He found these kindly conferences wonderfully healing and bracing.

The Band-meeting is a still closer fellowship for yet more confidential intercourse between two, three, or four brethren or sisters, who are aspiring after the higher possibilities of Christian blessedness and sanctity. Their duty is to watch over each other tenderly, to compare notes on all spiritual matters, to bear each other's burdens, to reprove, advise, and animate each other; in short,

to fulfil to each other all the duties of a Christian bosom friendship. Thus the relation of "band-mate" is peculiarly sacred and endearing. The members become a kind of knights-companions "in the kingdom and patience of Jesus." "We took sweet counsel together, and walked to the house of God in company." These small brotherhoods and sisterhoods are constituted by a kind of spiritual selection, and no stranger intermeddles with their joys and sorrows. They are formed of persons not only of the same sex, but usually of about the same age and rank in life. The utility of the institution is immense. Thousands of young Christians would have been rescued from torturing doubts, and succoured in the sore conflict with the world, the flesh, and the devil, could they have availed themselves of this or the like expedient. The advantage is inestimable of having two Christian confidants to unravel the perplexities, and disentangle the snares, which accompany the sense of isolation and peculiarity in one's struggles after purity and self-control. The Scriptures know nothing of any confessional but the exchanged confidences of fellow-Christians on equal terms. The decay of this institution in Methodism would be a grave index of declining intensity, inwardness, and vitality. To the Band Rules Mr. Powell strictly adhered to the close of life.

The Methodist Love-feast is a general gathering of the members of the various classes, with such other seriously disposed persons as, after conversation with the Minister, have received a written permission to attend. Its object is mutual recognition as members of the Christian fellowship, and reciprocal refreshment by the frank and simple

communication of religious experience. Every one, from the oldest to the youngest, is encouraged to challenge the gratitude of the rest by telling them what God has done for his soul. The evils which occasioned the ultimate suppression of the ancient *agapæ*, or "feasts of charity," are precluded by the shortness of the service, about an hour and a half, and by the fact that a symbolic piece of bread and draught of water form the only bodily refreshment.

The Watch-night is one of the many institutions of primitive Christianity* revived by Methodism. The early-retiring and early-rising Wesley sanctioned a monthly celebration of this venerable Christian service. Its object and utility may be gathered from one account, written in 1742:—"The service begins at half-past eight, and continues till a little after midnight. We have often found a peculiar blessing at these seasons. There is generally a deep awe upon the congregation, perhaps in some measure owing to the silence of the night, particularly in singing the hymn,—

> 'Hearken to the solemn voice,
> The awful midnight cry,
> Waiting souls, rejoice, rejoice,
> And feel the Bridegroom nigh.'"

A few minutes before the striking of the midnight hour are spent in silent prayer; after which a triumphal hymn is sung, and the benediction is pronounced.

Of late years, since miscellaneous meetings have multiplied, the Watch-night has become an annual celebra-

* This seems also to have been a voluntary institution of the Jewish Church, Isaiah xxx. 29: "Ye shall have a song as in the night, when a holy solemnity is kept."

tion on the last night of the year. This usage has been adopted by other Christian bodies.

The Covenant-service is also an annual solemnity, held on the first Sabbath in the year. After a clear and affecting exposition of the covenant-relation between God and His people, a solemn form of personal consecration to God is read aloud by the minister, and followed in silence by the members of the Church; suitable hymns are sung, and the Sacrament of the Lord's Supper administered.

A *Prayer-Leader* is a humble official, selected and appointed to conduct cottage prayer-meetings in various parts of a town, or in neighbouring villages and hamlets, according to a carefully drawn up plan. He is not allowed to deliver an address, unless he be enrolled amongst the body of lay-preachers or exhorters. He is amenable to a periodical meeting of his associates, presided over by the minister, and is expected to name any instances of conversion or indications of seriousness which may have occurred in the course of his labours, with a view to bringing all persons religiously impressed under immediate pastoral care.

Besides these cottage prayer-meetings, there were larger and more central gatherings for prayer. It will be seen from Mr. Powell's journal, that one weekly meeting for supplication was held on Sunday mornings at five o'clock. These early assemblies were coeval with the origin of Methodism, but seem little adapted to the tyrannous usages of our over-trading and over-feeding age. No doubt Walter Powell, in his self-severity, often set down to the account of spiritual slothfulness what was

really attributable to physical exhaustion. But abler men than he have fallen into the like error; for instance, that energetic and, alas! too soon expended man, Dr. Arnold, who reproached himself for an indisposition to rise at the moment which he had fixed, not taking into account the exhausting labours of the previous day. Walter Powell, however, was right in condemning late retiring, when he felt early rising to be a duty.

But to return to the Journal. Allusions to the above-mentioned services abound in Walter Powell's diary. We subjoin a few illustrative extracts:—

"May 22nd, 1844.—Met with my band-mates at seven A.M., and was strengthened and encouraged in my Christian course. Praise God for such means of grace!"

"Nov. 22nd.—Class in the evening. Very profitable. Brother S. confessed to us a grave fault for which he had that day been solemnly rebuked. Seven years ago, he and other friends had been wont to visit regularly an individual who had, in his youth, drunk deeply into deistical opinions, endeavouring to win him to the truth: after some time they became discouraged and wearied out, and Brother S. lamented that latterly, even in meeting him, he had refrained from conversing with him on his spiritual state. He had just been bitterly reminded that he had not worked while it was day, by seeing the passing funeral of this very man. Surely neither past nor future work will atone for neglect of present duty."

"Monday, July 1st.—Went to Launceston by coach, and attended the Lovefeast in the evening. I was grateful to my Heavenly Father to hear so many testify of

His loving-kindness. It must have been a source of encouragement to all, to see in how many instances the Lord used the most humble instruments and the simplest means to effect conversions. O, if I were faithful and improved each moment, the Lord would also use me. A simple word spoken in earnest, and with a view to glorify God, was the means of turning to righteousness some that addressed us. God is Love! He proves it; manifests it each succeeding day. He is a well-spring of everlasting happiness to those who acquaint themselves with Him. He will guide them by His counsel, and afterward receive them to glory. Faithful is He that has promised."

"Tuesday, 2nd.—This evening the Quarterly Watch-night was held. I trust we all felt the influence of the Holy Spirit acting upon our hearts. O that I may not have to mourn the non-improvement of such a solemn season! May the voice which sounded then, sound now; yes, let me ever *feel* Thy voice! May I 'attend the whispers of Thy grace.' Mr. Lassitter showed powerfully how foolish it is to content ourselves with *hoping* for rest in Christ, when it is our privilege to be *conscious* of it. He brought forward the absoluteness and decisiveness of Scripture on the point of a personal consciousness of rest in Christ. Mr. Crookes followed, and spoke of the declension of the Society during the past quarter. He touched on some things which he supposed might possibly be the cause; want of unity, prayer, and faithfulness in the ministers themselves, and also in the members. He exhorted us not to rest in our present state, but that night to set out afresh. Grant, gracious Lord, that the prayers,

the cries, the tears, which come up before Thee, may be answered!"

"6th.—Attended my class-meeting; was sensibly strengthened and quickened. I felt doubly grateful, for God's unbounded love in bringing one soul more into the glorious liberty of the children of God, a person of the name of S——, who, a very short time since, 'walked according to the course of this world.'"

"February 2nd, 1845.—I again met in class, having missed one week, in consequence of my visit to Longford. I spoke my mind to my excellent leader in reference to the great unwillingness I felt to perform my duty in reproving sin. He urged me to apply to the Giver of every good and perfect gift for wisdom to direct me, and further said, that in order to perform this duty properly, we must have great love for the souls of men, and that whilst we feel the least approach of sin, and repel it with the greatest abhorrence, and are keenly zealous for the honour of our Father-God, we must manifest grief rather than anger, when we see or hear His laws broken."

"Wednesday, December 3rd, 1844.—Went to the weekly service, and heard Mr. Crookes on 'Love not the world, neither the things of the world; if any man love the world, the love of the Father is not in him.' Considering how my mind has of late been drawn away by worldly objects, the address came seasonably. Lord, help me to keep my heart with all diligence."

"6th.—Attended class, and obtained a clearer view of my glorious Saviour than I had for some time realized."

"Sunday, 17th.—Led the morning prayer-meeting at seven. I was installed into the important office of

prayer-leader this month. I trust I shall see my need of walking humbly with God, and that He will fit me for my duties. How awfully responsible is the Christian profession, in all respects! By our conduct, we are either urging men to the kingdom of God, or proving stumbling-blocks in their way. Deliver me from blood-guiltiness, O Lord!"

"Monday, October 23rd.—The quarterly Watchnight. Mr. Butters closed the meeting by a touching appeal for the prayers of the church on behalf of himself and colleague, telling us that were we only aware of their conflicts, perplexing doubts, and anxious fears, we should more frequently intercede for them at the throne of grace, that God would eminently fit them spiritually, morally, mentally, and physically for their great work. May the Lord answer!"

"Tuesday, 24th.—The quarterly Love-feast. I was induced to offer a few remarks as to God's gracious dealings with me during the past quarter. I considered it to be but acknowledging a debt of gratitude to God. Had I listened to the numerous suggestions which presented themselves to my mind of my sinful and unworthy conduct in the past, I should have sat in shame and silence; but I remembered that I had not to trust in my own righteousness, but in that of my gracious Saviour; and though I could not but acknowledge my unfaithfulness, I could not forbear testifying of His love."

CHAPTER VI.

SPIRITUAL AND TEMPORAL STRUGGLES.

"The finest men in the world are those who have struggled up; who have fought their way, inch by inch, to honourable success."

"Fix on His work thy steadfast eye,
So shall thy work be done."
PAUL GERHARDT.

IN the autumn of 1845, Mr. Powell, then twenty-three years of age, was obliged to begin life afresh. The new settlement of Victoria, which had at first perceptibly improved, now diverted to itself the trade of Tasmania. Business in the earlier colony was for a time at the lowest ebb. That of Mr. Powell's principal, who was also his father-in-law, collapsed to such small dimensions, as left little room for hope that it would be equal to the support of two families. It became clear that Walter Powell must, like his father, break up new ground. Since trade would not come to him, he must find the nearest spot towards which the commercial current seemed to be setting. That place was Melbourne: so to Melbourne he must go. The infant emigrant must re-emigrate in early manhood.

Eight months before, he had married, with the fair

prospect of a modest and hard-earned competence among his own people. But now he must take his young bride to *rough it* in the newest country, the last outpost of British enterprise. Yet "as an eagle *stirreth up her nest*, fluttereth over her young, spreadeth abroad her wings, taketh them, beareth them on her wings: so the Lord alone did lead him." This seemingly adverse current, which bore him from his sheltered moorings, was but the rising tide that taken at the flood led on to wealth. For the present, however, honest bread-getting was all he could aspire to. His impecuniosity was almost as absolute as when at twelve years old he entered the office of an auctioneer, with the deep resolve to retrieve the fortunes of his family. Walter had now the responsibilities and the counterbalancing supports of wedded life. But the most disheartening aspect of his affairs was his shattered state of health. He had not long before been utterly disabled by a succession of sharp and threatening sicknesses. All this, however, brought out the strength and beauty of his character. Under date June 10th, he writes, "Still in ill-health and unable to take any active part in the business. I feel this to be a severe restraint, but my chief duty is submission. O that my own will were entirely swallowed up in that of my Heavenly Father! My withdrawal from business has been attended by a marked providence,—the Lord has heard the cry of the distressed, and sent one to fill my situation, who is in needy circumstances, with a wife and large family." In the same spirit he records his arrival in Victoria:—

"Melbourne, Nov. 22nd, 1845.—Our affairs in Van Diemen's Land having taken an unfavourable turn, and

the Pillar of Cloud appearing to move away from our little homestead at Launceston, on the 8th instant we embarked for Melbourne, where I trust He will be with us, Whose favour is better than life. I said, 'If Thy presence go not with us, carry us not up hence.' After lying at George Town and in the river, windbound for a week, we bade farewell to the land of our childhood on the evening of the 15th, and on the 17th landed at William's Town. Lord, grant that since Thou hast extended such mercy to the unworthy, I may live and work for Thy glory. 'Tis true, I find within me 'an evil heart of unbelief' ever ready to depart 'from the Living God;' but I have learned the Apostles' prayer, 'Lord, increase our faith.'"

Thus at this anxious turning-point in his temporal affairs, his chief, his almost absorbing solicitude was to keep his heart *right with God.* How faithfully did his Heavenly Father fulfil to him His engagement—"But seek ye first the kingdom of God and His righteousness, and *all these things shall be added unto you!*"

The Melbourne of 1845 was not the spacious, stately, crowded, golden city, which now invites so many immigrants. It was then but nine years old, and was still in the roughest and most rudimental state. Four hundred miles from the nearest settlement, in the midst of immense grass plains, with an exuberant fertility of soil, and a delicious climate; its population was then about equal to that of Launceston, Tasmania, numbering some seven thousand. During Mr. Powell's residence there it more than multiplied by fifteen. In 1861, Melbourne had 108,224 inhabitants.

In those early days, house accommodation of any sort

was very scarce, and the best of it extremely comfortless. But Mr. Powell and his young bride quietly adjusted themselves to their lot. Providence did not betray their trust. Their fellow-townsfolk being all in the like struggling and transitional condition, rudeness of residence and the humblest forms of self-help involved no forfeiture of social consideration. The best-born there sustained an amount of manual labour and bodily exertion, almost incredible to men of like position in the mother-country, and delicate ladies were their own cooks and maids of all work. In short, hard work was the order of the day; all who had no taste for that were out of place in the embryo capital of Australia Felix. But Mr. Powell's principles and habits were exactly suited to such a state and stage of society. Regularity, perseverance, punctuality, self-denial and economy, combined with unconscionable industry—*labor improbus*—crushed into smoothness that rutty road to honourable affluence. And, best of all, his Journal shows that in these new and testing circumstances he was still resolved to conform his life to what Wesley terms "the accuracy of the Christian model." Happily he found at Melbourne that which is almost ubiquitous, that of which the acknowledged mission is to go where it is most needed,—the faithful quickening ministrations and the kindly fellowships of a genial evangelism. Here, too, amidst the keen competitions of a new community intent on rapid money-making, and the importunate anxieties of a business in process of formation, he showed himself "ready, aye, ready" for the service of his Church. And his Church was not slow in claiming whatsoever service he could render. A few extracts from his Journal

will show that a violent change of circumstances did not divert his attention from the great object of life.

"Sunday, January 25th, 1846.—Was appointed Secretary to the Collingwood Sunday-school. Eighty-one children present, who conducted themselves in a reputable manner."

"April 19th.—Visited Geelong for the purpose of holding a meeting to advocate the cause of total abstinence. The meeting was held in a store. Fifteen persons took the pledge. I trust that this small beginning of this branch of the Australia Felix Temperance Society will not be blighted; but that it will grow and flourish until this beautiful district, which is now deluged with drunkenness and its attendant evils, will be altogether rescued from this fatal vice, and the moral aspect of Society will become as lovely as that of nature around us."

"September.—Religion without charity, that is, love, is a mere parade, an empty show. When we part with love we part with God. Let me recapitulate, and ever keep before my mind the various characteristics of this most Godlike grace:

"1. Charity suffereth long.
2. „ is kind.
3. „ envieth not.
4. „ vaunteth not itself.
5. „ is not puffed up.
6. „ doth not behave itself unseemly.
7. „ seeketh not her own.
8. „ is not easily provoked.
9. „ thinketh no evil.

10. Charity rejoiceth not in iniquity.
11. „ rejoiceth in the truth.
12. „ beareth all things.
13. „ believeth all things.
14. „ hopeth all things.
15. „ endureth all things.
16. „ *never faileth!*"

"This grace of the Spirit can be cultivated into beautiful perfection by every one who is born of the Spirit. The poor sinner who has wallowed for long years in evil may, by repentance and faith, have the seed of this virtue deep planted in his heart. The Holy Spirit both sows and nourishes this precious heavenly seed. Am I, a professor of the religion of Christ, without love? Deliver me, O Lord, from this great transgression! During the past week I have been laid aside. I esteem it a mercy from my Lord, yet I have not improved this providential retirement from the business of the world as I might have done; but I bless God that I am not satisfied with my present Christian experience, and am resolved, by His grace, to distrust myself and lean only upon Him. I have been prevented from fulfilling my duty as superintendent of the Sabbath-school, but have prayed to the Chief Shepherd that *He* would remember it in tender mercy, and pour His Spirit upon the children and the teachers."

We incidentally gather from the last entry that he had been raised from the Secretaryship to the Superintendency of the Sunday-school; and from subsequent records, that he had been appointed to several other church offices.

"November.—I know not how to write in this neglected Journal. My present situation is perilous, and unless I cry at once 'to Him who is mighty to save,' I shall become a miserable backslider in heart and life. And this to be the state of my mind when occupying important offices in the Church of Christ! To stand on the Plan as a Leader of Prayer, when I feel almost destitute of the spirit of prayer; required by the Church to superintend a Sabbath-school, to guide young children to Christ's gentle arms, to lead them to His loving lips, when I myself need to be led by the hand; appointed to the solemn office of Class-Leader, to direct, advise, comfort, and animate my fellow-Christians, when my own soul needs the direction and the counsel of those whom I am appointed to instruct. Ah, Lord! Thou knowest my extreme barrenness and spiritual destitution. 'Restore unto me the joys of Thy salvation, and uphold me with Thy free Spirit; then will I teach transgressors Thy ways, and sinners shall be converted unto Thee.'

"I solemnly resolve, by the grace of God, to

"1st.—Rise early, for the purpose of searching the Scriptures and prayer, and to study useful books.

"2nd.—To pray more for the conversion of my relatives; for the outpouring of the Spirit upon our Minister and the people here, and the Church generally; to seek a revival of His work in my own soul, and to ask for its extension to every creature under heaven.

"3rd.—To be not slothful in business; to be constant and punctual at the means of grace; and to earnestly seek each day to grow in grace, and in the knowledge of my Lord and Saviour.

"4th.—To pray that I may enjoy, at all times, the witness of His Spirit with mine that I am His child.

"Knowing that I am incapable of any good thing without His grace, I humbly implore Him to empower me to carry out these resolutions, so far as they consist with His blessed will. O Lord, give me a disposition to record Thy dealings with me continually."

"October 20th, 1847.—My old band-mate, Thomas Denny, has been staying with me a month. I have been weighed down with cares of the world. This ought not to be. These cares choke the good seed. O that my care may be cast upon my Saviour! I can testify to the goodness of God in marvellously helping me in temporal matters; helping me when I knew not where to look for help, and inclining the hearts of many to assist me. My soul, in all thy ways acknowledge Him, and fear not. He will direct thy paths."

"November 23rd, 1847.—Our little daughter left us, after a joyous earthly existence of twenty-three months; joyous because she was docile, and rendering a ready obedience to all our wishes. It has been our aim to train her up for God, and we have not shrunk from enforcing obedience by correction; knowing that the foundation of every virtue is *obedience*, and that 'even a child is known by his doings, whether it be pure, and whether it be right.' We can testify to the advantage of checking the first manifestations of a rebellious nature, and of teaching a child so to 'love' as to 'honour and obey.' We have been rewarded by the sweet affection of our child. We hoped to have seen the day when she would give her young heart to her Redeemer. But she was

His. He has opened the kingdom of heaven for her, and she is now singing the song of the redeemed. Her Heavenly Father used simple means in taking her to Himself—an ordinary child's fall. The Lord had need of her. A short time before her death, He poured consolation into our hearts in a wonderful manner; so much so, that our sorrow was turned into joy. We felt the Holy Spirit acting on our hearts like a refiner's fire, and were enabled to hold loosely all earthly things."

"25th.—Was blamed by Mr. Lowe for not allowing my name to be added to the list of Exhorters. I told him my motive for refusing was now removed. I had declined because I was conscious that the world was getting into my heart, and I had feared lest, by being thus brought prominently before the public, my inconsistencies might be brought to light. But now, O Lord, my helplessness and ignorance I offer not as an excuse for declining any service which Thy Church requires from me. If called by Thee to labour, Thou wilt fit me. 'Not by might nor by power, but by My Spirit, saith the Lord of hosts.'

> "'Give me Thy strength, O God of power,
> Then let winds blow, or thunders roar;
> Thy faithful witness will I be,
> 'Tis fixed, I can do all through Thee.'

"But, O Lord, if Thou seest that I am not fitted for this awfully responsible and glorious work, then interpose Thy hand. I still possess peace with God through our Lord Jesus Christ. Glory be to God!"

"Sunday, 28th.—Scarcely able, from bodily feebleness, to walk to my school; but the work must be done. O

Lord, let me always labour for Thee! May the salvation of souls ever be uppermost in my thoughts! May I never lose Thy regard! Anything but this. O Lord, save Melbourne! Convince its inhabitants, by Thy Spirit, of sin, of righteousness, and of judgment!"

The Sunday-school which Mr. Powell superintended soon became very large. It was situated at a considerable distance from his house, so that its toils formed no light addition to the labours of the week.

Thus sedulously and passionately did young Powell strive to enter in at the strait gate, and to conform his inner and his outer life to God's holy word. Doubtless he made fewer allowances for himself than the Saviour made for him; and perhaps the anxious patient sometimes felt his own pulse until it throbbed and faltered beneath the pressure; but he was steadily growing into a robust and buoyant religiousness. *Building* himself *upon* his most *holy faith, praying in the Holy Ghost*, he kept himself *in the love of God.*

CHAPTER VII.

FIRST VOYAGE TO ENGLAND.

" Then, when the ocean seemed so measureless,
The very sky itself might well be less ;
When 'midst the changeless piping of the wind,
The intertwined slow waves press'd on behind,
Roll'd o'er our wake, and made it nought again ;
Then would it seem an ill thing and a vain,
To leave the hopeful world that we had known."

MORRIS.

MR. POWELL had long cherished a natural desire to visit the unremembered land of his birth. Having received warm invitations from his maternal aunt, he resolved to gratify this longing. He also hoped that the enforced rest of a long voyage, and the tonic virtue of change of air and scene, might effect that restoration of his shattered health, which medicine and brief intervals of anxious inactivity had failed to accomplish. A good inspiration acting on his native energy and promptitude, awoke in him the resolution to make one bold struggle to attain a less dependent and straitened position than that of a clerk. He determined, if possible, to obtain, through his maternal connections, an introduction to some wholesale houses in England.

In pursuance of these objects, Mr. and Mrs. Powell embarked for England on the 7th of April, 1848, in the

"Fox," commanded by Captain ———; a devout man, who every evening assembled the passengers, and as many of the sailors as the cuddy would hold, for thanksgiving, prayer, and the reading and exposition of the word of God. As the Antipodal May corresponds with our November, our travellers suffered much from extreme cold, during the earlier weeks of the voyage. No care could save the gorgeous Australian birds which they were bearing as presents and mementos from the birth-place of their children to the country of their kin. The ice-king also levied heavy contributions on their commissariat, a hundred and ninety-two capons having perished in four days. Mr. Powell himself, being in very low health, was utterly unable to bear up against the rigour of the season. He could not so much as make the accustomed entries in his Journal; a duty which was, however, undertaken by his wife, though she, too, was near her confinement, and "wretchedly ill." Their route was by the "formidable Horn." They endured the tedious discomfort of a voyage of four months and eleven days, seeing, for the most part, "nought but the restless plain." For weeks the wind was not only piercing, but baffling and adverse. They beguiled as they might the weary weeks;—watching the white foam fly off their bow; "chatting about all that we have left, and all that we are going to;" recalling day by day the home occupations intermitted for so long a time.

They did not fail to note the few incidents which relieve the monotony and cheer the confinement of a long sojourn on the sea; *e. g.*—

"May 25th.—A whale forty feet long came within two hundred yards of the ship. The morning was sufficiently

clear to enable the Captain to take an observation, which made us yet one thousand eight hundred miles from Cape Horn."

"Sunday, May 7th.—Had a few glimpses of the sun. Early this morning quite a sensation was created by the sudden cry of a sail, seen undoubtedly by several on board. It proved, however, to be a mere illusion, a marine mirage; being but the reflection of our own ship. Had Divine service in the cuddy. The Captain read an excellent sermon in the morning, and in the afternoon two of James's Pastoral Addresses, and another good discourse in the evening. Wind still contrary."

"May 10th.—Still contrary wind, barometer very low, foreshowing high winds. We were called on deck last night to see a lunar rainbow."

"July 4th.—Have seen a great number of dolphins. Caught one of them."

"Sunday, 5th.—Divine service. Texts suitable. In the morning, 'What I say unto you I say unto all, Watch.' In the evening, the history of Jonah."

"27.—Spoke the 'Ben Lomond,' a fine ship of a thousand tons. She had spoken a French brig, which gave her the news of another French revolution."

"Sunday, August 7th.—Could not have Divine service, as we are passing through the Channel between two of the Azores. At three P.M. we were close to both of them. The land is high, and at first sight the hills seemed rocky and barren; but, on a nearer view, we found them richly cultivated. We could distinguish a windmill, a church, a castle, and several houses."

Two events, however, served materially to break the

tedium of that protracted voyage. On the 23rd of May, at midnight, whilst the ship was staggering about Cape Horn, driven by an adverse wind into dangerous proximity to it, and, unable to round the Falklands, was feeling and forcing her way through the seething Straits of Magellan, in a wild snow-storm, Mr. Powell's first-born son entered this tempestuous world. The birth was quite an event in the ship's history, and was duly chronicled in *the log*.

The other enlivening event is thus recorded, after many entries of "contrary winds" and "calms," and "very heavy weather."

"June 26th.—This evening, with a fair wind, we entered the beautiful harbour of Bahia. The coast scenery is picturesque and lovely in the highest degree. The bay is spacious. The lighthouse stands on an elevated point, at the termination of a noble range of hills, stretching as far as the eye can reach. On nearing the city, one's dreams of fairy-land seem almost realized. The green hills, bathing their feet in the white foam; the strange but graceful trees; the novel and yet handsome buildings of an immense city, containing about two hundred thousand inhabitants, and terracing a lofty hill, form a view of surpassing magnificence and beauty. A commanding fort stands in the centre of the harbour. We were not long here before we were boarded by an officer from a splendid Portuguese frigate, of sixty-four guns, which lay at anchor, offering us any services we might require, and inviting the Captain and passengers on board the frigate. They confirmed the startling intelligence of another French Revolution."

To one who up to the age of twenty-six had never beheld a town larger than the little capital of Tasmania, Bahia must have been an imposing spectacle.

"June 27th.—The passengers went on shore. The scenery formed a rich contrast to the silent plains and sombre woodlands of Australia. The cocoa-nut palm, the bread-fruit plantain, and the orange tree, covered the hills in delicious luxuriance. The Bay was studded with fishing and trading vessels of all shapes and sizes; ships were tacking out and in, and some hundred and fifty vessels anchored near the town. The various consulates are handsome buildings, ranging along the hill, at the point of which the lighthouse stands. But 'the lower town' is extremely dirty; the wharf is a narrow, shabby landing-place, and along its extent are built rows of dirty stores, from two to six stories high. The Negroes perform every description of labour. Some are selling refreshments, toys, &c.; others carry water and heavy burdens. Every one of them sends out some distinctive cry, the most heavily-laden the loudest; and as there are thousands of these shouters continually in the streets, the aggregate uproar is deafening. Sedan chairs form the mode of conveyance for all classes, from the Governor to the poor Mulatto. Those belonging to private individuals are, of course, handsomer, and have bearers better dressed than those let out on hire. The churches are very numerous, with tall steeples, vast domes, and huge bells; most of which are generally clanging, apparently in the pious effort to drown the commercial clamour of the streets. Many of the churches are magnificently decorated, both without and within. The grandeur of the

cathedral, as seen from the entrance, quite astonished us. We had read and heard of the splendour of Roman Catholic churches, but the reality far surpassed imagination. The first object which arrested our attention was an exquisitely carved image of the Saviour, immediately above the altar; on which stood massive candlesticks, as long as a tall man, with the other glittering paraphernalia of Popish worship. The pulpits are of solid marble, elaborately and tastefully carved. The side-aisles and transepts are fitted up with confessionals, and the innumerable niches in the walls seemed occupied by the whole Pantheon of Popery. The roof looked like a broad firmament, curiously constellated with carven and gilded devices; the centre being an immense sun, surrounded by groups of angels. We could have spent hours in examining this grand work of art, the receptacle of so many smaller works of art, but felt little drawn to devotion.

"Thence to the market, where we found nothing so remarkable as the thousands of Negroes, vending all manner of fruits, and gorgeous parrots, and other rare and lovely birds. Some were busily platting mats and sombreros. We went into two or three shops, one a perfumer's, luxuriously fitted up, with a variety of little elegancies in glass cases. On our way back, we passed through many crowded, narrow, squalid streets, some quite lined with palanquins, the bearers of which hustled us provokingly. To escape this torture we were obliged to purchase the services of one of our tormenters; and so, for the first time, experienced the dignity of using men as beasts of burden. The dinner at the hotel comprised some fifty different dishes, consisting mainly of a vast

variety of stews;—stewed beef, stewed tongue, stewed beans, stewed peas, stewed everything;—the most substantial dish was a fine turkey. For dessert came guava jelly, cheese-cakes, and piles of oranges and bananas. We had much noise and merriment, but no disorder or excess.

"We left Bahia with an ample supply of water and of oranges, and a store of pleasing recollections."

Whilst within the tropics they suffered almost as much from heat as, a few weeks before, from cold. They reached the English Channel on the 16th of August, and had their first view of the English coast in bright summer weather; and first "set foot" on British soil on the 19th of that month. This expression was true of both, as Mr. Powell had left his native land before he could walk or stand alone. So happily are we constituted by our *faithful Creator*, that all the weariness and anxiety of the voyage were lost sight of in a moment;—its extremes of temperature, its crises of peril, its winter-passage of "the formidable Horn," its threatening storms, and scarcely less trying calms, all were as nothing now; and the Journal closes, "after a long but *delightful* passage of four calendar months and eleven days."

CHAPTER VIII.

LIFE ON BOARD AN EMIGRANT SHIP.

FROM THE PRIVATE LOG-BOOK OF A PASSENGER.

"As slow our ship her foamy track
Against the wind was cleaving,
Her trembling pennant still looked back
To that dear isle 'twas leaving:
So loth we part from them we love,
From all the links that bind us;
So turn our hearts, as on we rove,
To those we left behind us."

MOORE.

I SHALL henceforth be very chary in my extracts from Mr. Powell's spiritual diary. Those already given have allowed a privileged access to his inner life, and opened the secret pathway to the head-springs of his perennial kindliness, integrity, and usefulness. They have made it plain that the beauty and benignity of his character were the open reward of secret communion with God, and yet were not attained without severe, long-lasting, and variously alternating struggles with himself. But a certain monotonousness is inseparable from a daily record of the alternations and recurrences of the Christian life. Graces of style are as much out of place in a spiritual, as in a commercial, day-book.

Besides, there seems to many readers a certain provincial tone about the simplest utterances of earnest godliness. And yet the language of Canaan varies very little throughout the tribes of Israel. How curious it is to note that Miss Mitford, for example, when age and sickness bring her face to face with death and eternity, falls into the same phraseology of which she had made such graceful and good-natured sport, when used some twenty years before by a "Methodist" acquaintance, who ventured to manifest some interest in her soul, and which she had once regarded as the very *patois* of enthusiasm!

Our extracts must now, however, be of a different kind, presenting another phase of his well-rounded character. Every scene through which he passed was to him a field of observation. In every company he was "a chiel amang" them "takin' notes," though without the least design to "*prent it.*" The Journal which took its rise from the sternest principle, became at length a passion and a necessity. He seemed as if resolved to arrest the evanescence of our mortal life, by sketching and fixing those features of each succeeding day which gave it individuality and meaning. Thus his Journal became a strange miscellany. Some smart and fool-rebuking retort stands side by side with programmes of strenuous self-culture; and comic photographs of odd situations alternate with the gravest notices of spiritual progress or recession. The aspect of his nature, which the present chapter specially reveals, is his exquisite sense of the ludicrous, his genuine feeling of the funny, his keen appreciation of the grotesque element of human life; in

fact, his broad geniality of nature. Mr. Butters, who knew him intimately from his conversion to his death, says, that "with all his earnestness and eagerness, he was the merriest fellow I ever met with in my life." Nor is this strange or in any wise exceptional. The correspondence between him and the noble-natured Daniel Draper overflows with laddish drollery. For cheerfulness, like praise, is *comely to the upright.* Hence earnest men are, in a double sense, *the best company in the world.* A fixed heart is a light heart. "My heart is fixed, O God, my heart is fixed: I will sing and give praise."

Mr. and Mrs. Powell remained in England nearly six months. The voyage, the marvels of his native land, never seen till manhood, gazed at with childish wonder and adult intelligence; the warm welcome of relations of whom he had heard so much, but seen nothing; and, above all, the long vacation from the daily strain and worry of business, told most favourably upon his health. Although he had passed through two winters in the twelvemonth, one on either side of the globe—one on sea, and one on land—yet, when he stepped on board the good ship in Plymouth Sound, on the 5th of February, 1849, he found himself a much haler and healthier man, than when, ten months before, he had lost sight of the Australian coast. He had accomplished the main object of his visit, having obtained an introduction to some first-class houses in the iron trade. He had also laid in a good stock of well-chosen books. He was commencing another stage in his heavenward pilgrimage. Like Jacob, he had gone forth to visit the land of his race, his parents' country and kindred, which was to him, moreover, the

unremembered land of birth. Instead of four hundred miles of desert, he had traversed twelve thousand miles of ocean; he had come not to find a wife, but accompanied by his Tasmanian bride and his sea-born son. Before he undertook that journey, he had seen the ladder of light, and had heard, and assented to, the gracious overtures of God. He had set his seal to God's covenant, saying, "If God will be with me, and keep me in the way which I go, and give me bread to eat, and raiment to put on, and bring me home in peace, then the Lord shall be my God, and of all that Thou givest me, I will surely give a tenth unto Thee."

The return voyage differed from the outward in many points, besides the total change of course. Our travellers were obliged to take a crowded emigrant ship, there being no other for Port Phillip direct. She had on board two hundred and fifty emigrants, and six saloon passengers, including Mr. and Mrs. Powell, and the Surgeon-superintendent.

I shall make a few extracts, which will suffice to give continuity to the thread of our story, to illustrate Mr. Powell's unremitting self-culture and thoughtful religiousness, in striking combination with a vivid interest in all human matters. We also gain amusing sketches of life on board an emigrant ship.

"Sunday, February 11th.—Many of the emigrants deplorably ill. The doctor, after calling over their names, was about to proceed with Divine service, when he was hoisted from the poop by Mr. ——, who demanded to know whether he meant to let the sick people die for want of attention. A fine *fracas* ensued, the altercation

was violent; but after this unseemly introduction, order being partially recovered, the service commenced, and continued in spite of many interruptions. The sermon was from the words, 'Come thou into the ark.'"

Judging from subsequent entries, which it is not expedient to print in full, the emigrant ship afforded as rich advantages for studying the natural history of the human species, as did Noah's structure for showing the instincts and habitudes of clean and unclean beasts.

"Monday, 12th.—Wind contrary. Storm in the saloon, in consequence of the doctor's forbidding the gentleman who interfered with his clerical functions yesterday any further intercourse with the emigrants."

"Tuesday, 13th.—At the tea-table was enabled by the grace of God to express my opinion of the practice of profane swearing, and trust that this awful habit will be checked. Our time is passing pleasantly; our little boy being a constant source of amusement. I am reading with great interest Alison's 'History of Europe.' May God still prosper us, and enable us to live to His glory!"

A healthy baby on board ship is a blessing to the whole community; every one in turn is a nurse and a playmate.

"14th.—One of the children died, and was committed to the deep. I was drawn to muse upon the glorious salvation which Christ has wrought for children dying in infancy, and to remind myself of the Lord's admonition, 'Be ye also ready.' Several of the emigrants in a pitiable plight. But those who are well amuse themselves in the evening with singing, dancing, and playing on the flute, violin, and clarionet."

"16th.—Read an instructive meditation on the difference between 'Knowledge and Wisdom.'"

"17th.—Favourable wind and weather, but half-a-gale between the Captain and the doctor about the treatment of the poor sick emigrants. I read an essay on 'Inadequate Views of our Fallen Nature.' The sea superbly phosphorescent: a shoal of porpoises showed grand and grim, like a vision of monsters weltering in fire."

"Sunday, 18th.—Service this morning, and a prayer-meeting on deck this evening. Two of the emigrants offered prayer, and all seemed greatly pleased with the service."

"19th.—The trade-wind is rapidly bearing us into hot weather, but the oppressive days are richly compensated by the magnificently starry nights. We have made good way; as I have also in reading Alison. The doctor commenced a school; and I proposed a Sunday-school, and was accepted as a teacher."

"Wednesday, 21st.—We had Divine service at midday. The doctor read one of Burder's 'Village Sermons.'"

"24th.—Reading 'Protestantism in France, from 1584 to 1685.' Also, 'A Memoir of Thirza, a converted Jewess.' I feel my heart drawn to the Saviour of sinners."

"Sunday, 25th.—Near Brava and the volcanic island Fuego. Divine service as usual at eleven, and in the evening hymns and prayers. The two religious emigrants offered prayer. Read a part of 'Modern Jerusalem.' Also Wesley's sermon on 'Speak evil of no man.' Lord, ever remind me of this Thy benign command. Mr. ——

threw one of the beds, placed on the poop to air, at the doctor, which struck him on the head so violently as to knock him down. This offended the passengers more than the doctor, who seems to have been so stunned by the blow as to think it an accident, or is so meek as to give it that interpretation."

"27.—Walking up the poop, after reading in my cabin this morning, I found the married men amongst the emigrants in a state of mild mutiny against the doctor, making threatening demonstrations, and clamouring to be transferred to the care of the Captain. This added and alien responsibility the Captain could not accept. The doctor only replied by reading the 'Regulations.' I fear this move will rather aggravate than relieve our disturbances."

"February 28th.—The heat overpowering. More troubles amongst the emigrants, who have much to try them. We have on board—

Married couples, 41	82
Single,—males, 40, females, 43 .	83
Children,—boys, 36, girls, 41 .	77
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"March 2nd.—Having copied all my invoices, I installed Annie as my chief clerk. We checked them carefully; my clerk doing very well for a beginning; but when we came to certain articles of household furniture, her clerkship suddenly forgot her place, and insisted on appropriating several of them, not only for use, but also for ornament.

"The portion of Scripture read this morning was Rev. ii. The peculiar promise here is, '*To him that overcometh.*' What a breadth and urgency of application belong to these words! How much to be overcome daily everywhere, both by resistance and attack! Lord, increase my faith!"

"3rd.—Notwithstanding the monotony of the voyage, the days seem to pass very quickly. We reach the end of the week before we are aware. Near the 'tween-decks at night it is like an oven. The emigrants endeavour to avoid the heat by sleeping in the boats, under the stairs, or anywhere they can find a little shelter."

"Sunday, 4th.—Another death this morning; a married woman. She was attacked suddenly last night. Another loud summons. 'Prepare to meet thy God.' She suffered fearfully from heat and thirst."

"6th.—Hotter and hotter. Many of the female emigrants unwell; the poop transformed into an hospital. Dispute between the Captain and two of the saloon passengers, because he would not leave his duty to play cards."

"7th.—Making about a knot an hour. Was very much impressed in my Bible reading this morning with the truth that 'to obey is better than sacrifice,' from the fact that one so devout and zealous as the good King Josiah should have his useful life cut short in an engagement, entered upon in opposition to the express command of God."

"8th.—Made only five miles in the last twenty-four hours. Lat. 4° 48'. The poop nearly full of emigrants ill with the heat. Another stormy debate between the

Colonel and the doctor, about the emigrants sleeping on the poop."

"10th.—An examination held in the Captain's cabin, on an emigrant who had committed an assault on another. Sentenced to appear before the police office, on arrival at Melbourne."

"Sunday, 11th.—Divine service sadly interrupted by the insubordination of the emigrants, over whom the Surgeon-superintendent has lost all control and all influence, excepting to excite their ridicule. This lamentably spoils the peace and harmony of our little community. I employed my Sabbath morning in reading Ford's 'Laodicea,' and trust that the solemn and just arguments there employed to arouse Christians from their lethargy may not be lost on me. 'Save, Lord, or I perish!'"

"12th.—Squally weather. Sharp disputes on board. Mr. —— interfering with the doctor, blaming him for frequent bleeding of an epileptic woman; after that a comic, loud-voiced altercation between the doctor and some Irish girls, who had been reprimanded by him for their attentions to the first mate. The poor doctor had no chance with the arch Hibernians. He was ingloriously driven from the field by volleys of irresistible laughter. These quarrels, like the squalls, are unpleasant breaks in the monotony of our voyage. Spoke the 'James Gibbs,' emigrant ship. Her Captain and doctor came on board, and our saloon passengers returned the visit. We spent two hours on board the 'James Gibbs,' and were delighted with her discipline and cleanliness. Our doctor was so much impressed that we had scarcely regained our ship before he commenced a most vigorous

reform, assuming a resolution and an energy altogether foreign to his character, and more grotesque than imposing. Having heard on board the 'James Gibbs' that an unruly emigrant had been put in irons, he was determined without delay to magnify his authority, and literally to *make* an example of some one or other. He went strutting about, threatening men and women in the most overbearing style. He tried to stop the dancing of the Irish girls, thrusting his lantern in their faces. Whereupon one of them made of him an improvised May-pole, dancing round him in the wildest glee. The doctor seemed to take to his new character remarkably well. He stood stock still, as if stuck there for the very purpose. At every pause in the performance, the emigrants clapped and encored, and the music jangled all the while. The doctor did not recover from his fascination, till the breathless girl sat down. He then became terrible, foaming with rage, and ordering her below, amidst derisive advices to put her in irons. To these marine theatricals we had an unpleasant afterpiece in the cuddy, the Captain not caring to interfere."

"14th.—Four vessels in sight. All calm and bright, excepting another violent altercation between two female emigrants. In the evening had a pleasant conversation with the cuddy passengers on personal religion. Studying Cobbett's English Grammar, feeling the necessity of understanding the principles of my mother tongue better than I now do." This beginning at the beginning of self-education is characteristic and instructive.

"17th.—St. Patrick's Day. The Irish emigrants made some shamrocks. Crossed the Line. The Captain

waived his declared aversion to the usual ceremonies, but quietly advised the doctor to send the emigrants below, for fear the sailors might be too rough for some of them. The masquerade was not without a rude, good-natured humour. Neptune and Amphitrite were chariotted on a gun-carriage, with classical attendants in masks, smeared with lamp-black, and guarded by a human-visaged lion, clothed like a false prophet, in sheep-skins. They demanded to initiate into the mysteries of the Equator those of the crew who had not before passed it. About half-a-dozen sailors were duly lathered with tar, grease, and turpentine, mixed with black paint, scraped with a key-hole saw, and plunged into a large tub. This operation they bore with infinite good-humour. But, of course, the doctor must play the principal part in the pantomime. To decoy him from the poop, Mrs. Neptune was suddenly seized with a fainting fit. She fell heavily upon the deck; her attendants, with loyal alarm and tenderness, raised her in a state of helpless unconsciousness, and propped her up against the main-mast. The doctor's aid was anxiously implored. This time, no one could accuse him of negligence or want of sympathy. He hurried from the poop, and whilst bending over his mythological patient, was suddenly drenched with a bucket of salt water,—of course intended to revive the fainting goddess! At all events it had that effect, although absorbed by the doctor instead of the patient. The swooning immortal was instantly herself again, and her physician, finding that his services were no longer required, proceeded to withdraw; but her attendants kept him in an enchanted circle, until they had saturated

him with libations of their monarch's element. The emigrants now joining in the play, and crowding round the leading figure, several buckets of salt water were distributed amongst them from the main-top. The scene closed very harmlessly, and accomplished its purpose,—an amusing change in the dreariness of a long voyage. About an hour afterwards we sighted a homeward-bound vessel, some seven miles ahead. We all forgot the frolic in thoughts of the friends we had left behind, and set briskly to work writing letters. They were conveyed to the stranger in the Captain's boat. She put her sails aback, and received them on board. She proved to be the 'John Daniel,' from Batavia to Rotterdam. The Captain, with injudicious generosity, sent back to us several case-bottles of spirits, with almonds and cigars. The gift was unfortunate, as the doctor showed his forgiving spirit by not only dispensing the liquors, but by allowing a quantity of porter besides. The result was that the emigrants' steward, the third mate, and the carpenter, became mad-drunk; and the two latter so violent, that the Captain was obliged to confine one of them, and put handcuffs on the other, and bind him to the side of the vessel, where he kicked and cursed for hours, till completely exhausted. Thus miserably ended the entertainment of the day."

"Sunday, 18th.—All calm and peaceful, calculated to draw the mind to the Author of peace. All praise to Him for the blessed Sabbath and its holy services, so sweet and elevating even on the sea!"

"19th.—Still at Cobbett. My little boy this day said 'Papa.' Sweet sound to a father's ears!"

"20th.—One of the married female emigrants died. She caught a slight cold through the playful drenching three days ago. She complained a little on the next day, and died this morning at ten o'clock, shortly after taking a dose of turpentine administered by the doctor. The scene was heartrending. Her *seven* children threw themselves down with the most piercing exclamations of grief. Her loss to them is irretrievable. She had brought them up respectably, and with great care. The Captain did not intend to bury her till to-morrow, but the poor father, doubtless anxious to bury his dead out of his children's sight, requested that her body might be committed to the deep this afternoon. The Colonel read the Burial Service, the emigrants mournfully gathered around. While the sad words were said, 'Man that is born of woman hath but a short time to live, and is full of misery,' how solemnly did they sink into my soul! I had heard them read over father, mother, brother, sister, friend, and child, but never did they speak so home to my heart as on that bright day, above that sparkling sea, surrounded by that crowd of strangers and of pilgrims. I felt, as I had scarcely ever felt before, on what a precarious tenure life is held, and the momentousness of death, as fixing for ever the character and the condition of the soul. When will this service be read over me? What will be my state when friends gather round my lifeless form? The case of our departed fellow-traveller is solemnly impressive. She was in high health three days ago, but now her dead body is left far behind us, beneath the mighty deep. Why are we spared who still voyage on? Mrs. C—— had no idea this morning that death was near. It was a

most lovely evening when the corpse was borne on deck, stretched on the Captain's bed, the British flag shrouding the body of one of Britain's daughters, who, six weeks before, had left her shores with the praiseworthy purpose of improving her children's prospects by leaving her own fatherland. The sun was just setting, with tropical suddenness and splendour, and seemed like hers to *go down while it was yet day.* A gorgeous Equatorial sky was stretched above us, and reflected in the heaving deep. There was no sound but the deep-voiced, measured reading of our soldier-chaplain, the lapping waves, the creaking timbers, the smothered sobs, the sudden splash. May we not hope, as well as pray, that through faith in the precious blood of Christ, our end may be peace, and our *rest be glorious!*"

"Sunday, 25th.—Divine service and disgraceful bickerings, both as usual."

"27th.—Finished Mungo Park's Travels. Wrote a letter to my old band-mate, Thomas Bonner."

"30th.—A child died."

"31st.—Amused myself by arranging 'What fairy-like Music' for the emigrants."

"Sunday, April 1st.—Heard some of the boys read the New Testament, and *questioned into* them the second chapter of Matthew."

"2nd.—Arranged for the emigrants, 'Sound the loud Timbrel.'"

"3rd.—Amused myself by arranging two hymn-tunes, which I hope to teach the emigrants. If we had but a piano, we should get on famously. At all events, singing and playing hymn-tunes will be a much better pastime

than the poor emigrants are sometimes driven to by weariness and want of mental and spiritual resources,—such as women dressing themselves up in men's clothes."

"Contrary wind for the last four days. Very wearisome; perpetual tacking, but 'He holdeth the winds in His fist,' and we will thankfully acquiesce in His appointments. We have need of patience, and must ask for it."

"5th.—Read one of Wesley's Sermons, and studied a chapter of Cobbett's Grammar, in which I make slow progress, as we are making in our voyage." "Stopped by the elements, in both cases; to borrow one of Byron's puns."

"9th.—Commenced reading a second time Robertson's 'Charles V.' A great number of the emigrants ill. My dear wife and I are constantly hearing language of the most debasing kind. May it drive us to pray to the holy God, whose Spirit alone can save us from the demoralizing influence of 'the filthy conversation of the wicked!'"

"13th.—Have been greatly interested in reading the Books of Samuel and Kings continuously, as I read Alison and Robertson, without regard to the division into chapters, or breaking up the history into a daily portion. The Bible, Cobbett, Robertson, Alison, Wesley, &c., stave off weariness. Without reading, how insupportable would be the tedium of a long voyage!"

"14th.—Copied several hymns, and composed a tune."

"Sunday, 15th.—Confined to bed in a high fever from a severe cold; but very happy from a sense of God's forbearing mercy towards me. Annie read to me one of Wesley's Sermons."

"16th.—Another death."

"18th.—Made a full statement of my affairs in my cash-book."

"20th.—Copied some more hymns."

"23rd.—Finished Robertson the second time."

"24th.—Read Read's 'Discourse on Watchfulness,' and found in it quite sufficient to alarm me, and stir me up to earnest prayer."

"25th.—Read a discourse on 'Lukewarmness,' with much benefit. I find it good for the soul to be always employed in reading, writing, arranging music, or taking exercise,—pacing up and down deck. As the novelty of voyaging wears off, I find that I can occupy my time to great advantage."

"Sunday, 29th.—The weather too squally for service on deck. Annie and I and two of the passengers held it in the cabin."

"May 2nd.—Read the life of Sir Francis Drake."

"4th.—Making but slow progress. Some of the passengers relieve the monotony by the cruel diversion of shooting the albatross and other birds,—restrained neither by the sailor's superstition, nor by Christian feeling."

"5th.—Weather very cold, so that the schoolmaster was not able to teach the children on deck, great numbers having the hooping-cough. He wished to instruct them between decks, for which he was deprived of his office by the doctor. I drew up for him a statement and protest."

"Sunday, 6th.—Read H. Bonar, on 'The Blood of the Cross,' and Dr. Barth's 'History of the Church.' Was much quickened by perusing the account of the sufferings

and heroism of the Christians, during the first three centuries. We are longing for a home-Sabbath."

"7th.—One of our cabin-passengers used such coarse and impious language, that Mrs. Powell, who was seated next him, was obliged to retire to her own cabin. On my expostulating with him, far from apologizing, he threatened to *make* me hold my tongue. This, however, he found himself unable to accomplish. The Captain never checks these frequent obscenities and blasphemies."

"8th.—Annie employed herself in painting the poop. Saw a Cape pigeon for the first time this voyage. A shoal of bottle-nosed whales passed us. Read several articles in Chambers's Journal,—a capital book for a long voyage,—the articles being short and varied."

"9th.—Read a Memoir of Louis Philippe."

"13th.—Another death."

"14th.—The father of the dead child demanded an inquiry into the cause of its death. An inquest was held in the Captain's cabin. Witnesses examined, and the evidence taken down before the Captain, Dr.——, Mr.——, and myself. The court sat for two hours and a half. Our finding was very unfavourable to one of the parties."

"15th.—Had a hard day's work copying the evidence taken yesterday. Have been able to take no observation of the sun for four days past, so that, having only our dead reckoning to rely on, we feel rather uncomfortable. We can, however, trust in Him, who neither 'slumbers by day, nor sleeps by night.'"

"18th.—Another married female emigrant died to-day."

"19th.—Poor Mrs. Sheehan committed to the deep.

As she was a Roman Catholic, her husband would not allow the Burial Service to þe read. Alas! the emigrants seem now quite as little impressed by a burial at sea, as by an ordinary funeral on land. The drowning of a cat would have created a greater sensation. She has left seven children."

"22nd.—Commenced Bigland's 'Letters on History.'"

"Sunday, 27th.—Service in the cabin, the wind being squally and unfavourable. Read James on 'The Duty of Meditation.' Surely we shall make much of our Sabbaths on shore, if spared to enjoy them again."

"28th.—My twenty-seventh birthday. My few days have been full of evil on my part. May 'the God of all grace' root out all evil from my heart before the day of death arrives! An infant severely hurt, and dangerously ill, through the narrowness of the berth where it and its parents sleep; only two feet nine inches wide!"

"June 2nd.—Engaged in writing certificates for the Captain."

"Sunday, 3rd.—Service interrupted by a shower, and not resumed. Read Wesley's Sermon on 'The Witness of the Spirit.'"

"4th.—At half-past three this morning, the Captain informed us that Cape Otway Lighthouse was visible. I immediately rose, dressed, and went on deck. The sun rose brilliantly, and the shores of Australia looked pleasant to our eyes. The emigrants forthwith began arranging their boxes. We caught a large number of barracoots. We were almost within the Heads; but the tide running out, the wind falling, to our sore disappointment, we were obliged to put to sea again."

"5th.—Distant many miles from the Heads. Towards evening, made out the lighthouse again, and the wind yielding a little in our favour, we hope to get in to-morrow."

"6th.—Entered the Heads this morning; had a beautiful run up the bay, and a very happy meeting with our friends, after nearly fourteen months' absence, more than eight of which we have passed at sea."

"8th.—Occupied the whole of yesterday in passing the entry of my goods; to-day in looking for a house. Was much struck with the extension and improvement of the town. Its population is now estimated at 20,000."

Mr. Powell at once recommenced his Church activities.

"Sunday, 10th.—Visited the Melbourne Sunday-school, and attended Divine service."

"30th.—This week has been mainly occupied in getting up two large sales, which have gone off remarkably well; so that, by the blessing of God, I hope to be soon able to discharge every obligation, and 'owe no man anything but love.'"

CHAPTER IX.

DAYBREAK.

"Sullen, methinks, and slow the morning breaks,
As if the sun was listless to appear,
And dark designs hung heavy on the day."

DRYDEN.

MR. POWELL had ventured his all, the reward of unremitting industry, and resolute frugality, in the endeavour to form a connection with some two or three leading firms in England. His maternal aunt had become responsible for the first shipment of goods. This confiding guarantee represents all the help that Mr. Powell ever had in his life. He took a situation for a year, in order to start on his own account unencumbered by debt. His principal introductions had been to houses in the iron trade. This led him to commence as an importer of hardware, at first, upon a very cautious scale. As clerk in an auctioneer's office, he had no special acquaintance with any branch of business, but he possessed some invaluable elements of success,—shrewdness, promptitude, punctuality, indomitable industry, a happy home, and trust in God. In connection with his wholesale warehouse he opened a retail shop, "to weed off surplus stock" He expressed his resolution that, if

after a fair trial, the undertaking did not promise success, he would retreat into a subordinate position, and content himself with that for life, unless Providence should make for him some clear opening out of it. He felt his way with great humility, wariness, and self-control. At first he had much toil with little profit. He observed the most rigid economy; never spending a shilling on luxury or self-indulgence. At the same time, he adhered to his plan of proportionate giving, and used hospitality without grudging, "being content with such things" as he had, and relying on the promise, "I will never leave thee, nor forsake thee."

At that date, Melbourne was a quiet, though steadily thriving town. It had but two streets with any pretensions to regularity. Mr. Powell's was one of the few tall houses, surrounded by wooden huts, placed according to the convenience or fancy of the owners. But in 1851 the news burst upon its industrious tranquillity, that rich "gold-diggings" had been opened in the colony, within a hundred miles of the little capital.

Forthwith almost the whole population caught the "yellow fever;" and the greater part of the males abandoned home and business, and rushed to the gold-fields. For a time trade was suspended, and Melbourne almost depopulated, and the entire social system of the colony disjointed. Then thousands streamed in from all parts of the world. For a while, Melbourne seemed magnetized, drawing to itself all the loose population of the globe. Wastrels from Great Britain, "old lags" from Tasmania and New South Wales, superfluous Chinamen, Californian diggers precipitated themselves on Victoria, along with

the more adventurous and sanguine of the industrious class. The worth of real property was re-doubled; month by month necessaries claimed the price of luxuries; the race for riches became reckless, almost rabid. People seemed to think that gold would for ever grow under the spade. Mr. Powell, however, had the good sense to see that his diggings lay at home. Many hundred spades threw gold into his till, and many a score of pickaxes brought the coined metal over his counter before they struck upon the auriferous quartz. No one toiled harder at the diggings than he in his store. Clerks and servants all forsook him. *Every man his own clerk*, every lady her own housemaid, was the order of the day. Mr. Powell had been guided to a business singularly suited to meet the utterly unforeseen demand. Money poured in; but sorrow came along with it. Two sons were born and buried in two years. The sudden and incessant influx of thousands a week, for whom there could be provided no adequate accommodation, generated insidious and malignant distempers. A sister of Mr. Powell died suddenly. A brother, to whom he was tenderly attached, and to forward whose interests he had recently made great exertions and sacrifices, was accidentally killed. Both brother and sister left large families unprovided for, the care and maintenance of most of whom Mr. Powell at once undertook. Scarlet fever and measles of an aggravated type attacked the family. Mr. Powell was suddenly seized with dangerous illness. Soon after his recovery he was called to give up his first-born son—his fourth-born into the land of the blessed. He had gone to Geelong, sixty miles from Melbourne, to attend the

annual District Meeting, for the transaction of the financial business of the Methodist Churches in Victoria. He was to remain there from Wednesday until the Monday following. On the evening of Thursday a strong premonition fell upon him of some calamity impending over his household. He spent the greater part of the night in prayer. In the morning his foreboding deepened into certainty, and although the very business was in hand which his church-offices required him to transact, and he had that day to bring in a special report, he left his document with the chairman, and immediately took the steamer home. Had he delayed, he would never again have seen his child alive—our little voyager, who five years before had come into the world upon the high seas, off "the formidable Horn."

Nothing can require less intelligence than to sneer at phenomena, which are not of rare occurrence in the experience of the man of prayer, and nothing can betray a more uncandid stolidity, or a more grossly unscientific blinking of well-authenticated data, than to summarily pooh-pooh them. If science cannot explain these occurrences, let it honestly admit that there are undeniable facts which lie beyond its sphere. Why should it be thought a thing incredible that men who live in the constant and intense realization of the invisible world should have experiences which never occur to men whose tastes and talents, explorations and acquisitions, are in quite another direction? And the spiritually-minded man of business is at least as likely to come upon such wonders as the caverned hermit. The Father of the Faithful was a grazier when God said, "Shall I hide

from Abraham the thing which I do?" And it was the ploughman Elisha who said with wonder of an afflicted friend, "Her soul is vexed within her: and the Lord hath hid it from me, and hath not told me." Mr. Powell was no enthusiast. His was a manly faith. His piety was as sensible and practical as it was profound and all-pervading.

No fewer than eight deaths occurred in one branch or other of Mr. Powell's family during this one year. He attributed to the admonitions and consolations of the Holy Spirit accompanying this terrible but timely discipline his preservation from the intoxicating effects of sudden and rapid prosperity. The severe but gracious husbandry of Providence prevented thorns from springing up and choking the good seed. Meanwhile he in nowise relaxed his assiduous attention to business, perceiving that he worked beneath "the golden weather" of a brief and precarious harvest-time. He made judicious investments of his rapidly-increasing property, purchasing land, building stores in new neighbourhoods, and extending his business connexions. His habits of systematic beneficence and spontaneous generosity were strengthened, not impaired, by the sudden influx of success. His liberality never lagged behind his pecuniary prosperity.

The following letter shows in what spirit he received the loss of his first-born son.

"MELBOURNE SOUTH, *Sunday afternoon.*

"REV. AND DEAR SIR,

"THAT which I so greatly feared has come upon me: my cup of bitterness is almost full: my darling boy has

just departed, and with him our brightest hopes on earth. I left him in health, and returned from Geelong to find him on the bed of death. May the Lord help us, for we have great need of Him!

"I have been pleading with God day and night to save him, but He saw good to take him. We have strong consolation in the certainty that he has entered into the joy of his Lord; and the terrible stroke says, 'Be ye also ready.'

"Such has been the nature of the disease, that we dare not keep him longer than a day, and we have again to solicit your attendance at the cemetery at half-past four to-morrow. May I trespass upon your kindness to choose me in the new ground one of the most lovely spots for my dear son, and may I request that sufficient ground may be marked out for a family vault? There is no one beside yourself whom we should like to bury our child. You have married us, baptized our child, and buried our two sons.

"Your greatly afflicted brother,

"WALTER POWELL."

The place he held in the "heart's just estimation" of those who were most closely connected with him in business, may be gathered from the subjoined testimony of a gentleman who was first his assistant, then manager of one of his businesses in Victoria, and at last his partner. He states:—

"My acquaintance with Mr. Powell dates from 1849. At that time I was a lad, 'a stranger in a strange land,' having come to Melbourne to begin life, away from home and friends. The kindly welcome he gave me to his

house, where I became a frequent visitor, has left an indelible impression on my memory: it forms one of the greenest spots in my past life. It is very plain to me that the kindly Christian anxiety on behalf of a young man entering life prompted his hospitality. I soon left Melbourne, and obtained a situation in Hobart Town; but the gold being discovered here, I hastened back, bent on going to the diggings, and was only prevented by the wise expostulations of Mr. Powell; and my idea of risking my health in this way was banished by his offer of employment.

"Thus my business connexion with him began in what we look back upon as the 'busy times;' and I can picture him as he was then, full of energy, doing the work of three men, now serving customers, now buying gold, then snatching a few minutes to write letters, working hard early and late to keep his business under control; and, in the midst of all this activity, never forgetting the class-meeting or the Sabbath-school, and loving the public worship of the Lord's day. The trying ordeal he thus passed through left his Christian character unchanged. He was the same genial friend when prosperous and immersed in business affairs, as when struggling and comparatively low. The crowd of occupation did not cause him to forget the intimacies of less stirring times. He loved old friends, and was graciously preserved from forgetfulness of the 'Friend that sticketh closer than a brother.' As his business prospered, he promptly recognised the claims of benevolence, and lent a ready hand to the various schemes then laid to meet the exigences of the time."

The Rev. J. C. Symons, then one of the Wesleyan ministers in Melbourne, thus records his recollections :— "Those who were in the colony at that time do not need any description of the marvellous change in Melbourne; those who have come since could not understand any description which might be given. Business at that time made terrible demands upon the energies. The rush of people was so sudden, its extent so unprecedented, and the whole of the circumstances so novel, that men in business were sorely taxed. Besides, the means and appliances for doing so suddenly extended a trade were not at hand. Mr. Powell felt this, and was fully aware of the spiritual peril to which he was exposed; but he sought strength from on high, and was preserved from that worldliness and greed of gain into which so many fell. Often did he remark to me, 'I am in this position; I must work as I do, or close up my business; there is no middle course. I would have more help, if it were possible; but with such a press of business, and the small space in which to do it, additional hands would be only in the way—would, in fact, be hindrances rather than helps.' He was unable at this period to give all the personal service in the Church which he desired. 'I can't give you much time,' he would say to me, 'that is impossible; but if you will undertake the work, I will help you with money.' And well he fulfilled his promise, not only in the liberal contributions which he gave towards the erection of places of worship, and the various enterprises of the Church, but also in the large responsibilities which he, with other excellent men of that time, readily undertook, and without which the Methodist

Church of Victoria could never have been in the position she is in to-day. He found time, however, even when thus pressed, to attend, and take part, in many public meetings, and thus to aid with his presence, as well as with his purse."

The Rev. W. Butters writes:—"In 1851, when gold was discovered in Victoria, Mr. Powell was one among our most active office-bearers, and notwithstanding the urgent claims of business, he was but seldom absent from his post. No description that I could give would convey anything like an accurate and adequate idea of that state of confusion into which everything was then thrown, and of our utter inability to guess what would be on the morrow, or what new action sudden emergencies might require."

All this happened when business was yet new to him. The strain and pressure, both mental and physical, were excessive and unintermitted. One would not have been surprised if, in such circumstances, his spiritual life had scarcely found room to grow. But the good seed had fallen into good ground, well pulverized by deep conviction of sin, and softened by the warm showers of genuine repentance. His strenuous effort was to keep the passing world and the eternal world in their just relative positions. His guiding principle was still to "seek *first* the kingdom of God." And this was, after all, his highest and happiest success. This swift deluge of care, perplexity, and prosperity, utterly unforeseen, did not carry him off his feet. He still daily exercised himself unto godliness. This sudden summer of prosperity, after the long winter of anxiety, did not blight his

kindly, generous sensibilities, but made them "blossom as the rose." He recognised the orphans, the widows, and the unfortunate, as the proper wards of the successful. He did not deem it an unreasonable expectation in his less prosperous relatives and friends that they should be substantially the better for his rapid rise in wealth and in position. He learnt "first to show piety at home." In like manner the deep interest in the cause of God, which he had manifested in his straits, flourished vigorously in his successes. At the very last Quarterly Meeting of the Melbourne Circuit, before the news of the gold-fields broke upon the town, whilst from sensitive dread of debt he was scarcely allowing himself sufficient nourishment, he was one of twelve individuals who guaranteed £6 a-piece towards the outfit and passage money of two additional Missionaries. Whilst the thirst for gold raged like an epidemic, and the wild hope of making a fortune in a few weeks was absorbing all the energies of the majority, leaving little room for a regard to public or eternal interests, half-emptying the places of worship, reducing the class-meetings to skeletons, and sweeping away "the greater number of the Class Leaders and Local Preachers" to the huge scramble for the precious metal, and thus deranging all the evangelistic and educational machinery of the Church, Walter Powell kept faithfully to his post.

In 1855 Mr. Powell removed to Prahan, a rural suburb of Melbourne; for the Victorian merchants, like the British, have adopted the healthy custom of living out of town. This change was made in the hope of improving his own health and that of Mrs. Powell. We again quote

Mr. Symons:—"There, as leading the service of song, as a worker in the Sabbath-school, and as a Class Leader, he did good service; service which is most gratefully remembered. It was very touching, on the Sabbath immediately following the intelligence of his death, at a love-feast held in the new church at Prahan, to hear one after another referring to him, testifying to the kindness and wisdom of his counsels on their first arrival in the colony, or to his having spoken to them and invited them to join the Church, or to the piety of his daily life. Such tributes are worth more than storied marble or than sculptured urn."

The following extract from a letter to the Rev. W. Butters may not unfittingly close this chapter:—

"MELBOURNE, *July 17th*, 1855.

"MY DEAR MR. BUTTERS,

"THE letters of Mrs. Butters and yourself reached us safely. I postponed a reply until business should permit me to make one comfortably; not that it is a task to write to an old and dear friend, but I like, when writing to one who has a place in our hearts, to give something more than a few hasty lines . . . . .

"In the Methodist world little has been done of late. We have been wise enough to lie on our oars during the settling of the surging tide. I think now, however, commercially speaking, the efflux has nearly ceased; after which the reflux will commence. We seem at present to be just at that point where the waters do 'neither one nor t'other.'

"Methodists, you know, are no idle spectators of such matters. I must no longer make you to doubt by dealing

in parables, but come to plain matter-of-fact detail. Stranded, then, lie first and foremost the Collins Street chapel and school-room. Fortunately, however, this is the only great difficulty we have, nearly all the other chapel debts being owed by Methodists to Methodists.

"Mr. Bickford continues to work quietly, but usefully and earnestly, at Brighton; and, being 'a good man and full of faith and of the Holy Ghost,' will undoubtedly be successful.

"At Collingwood a school-house is in course of erection, the foundation having been laid in consequence of some frail promises of help from the School Board, which, having no money, cannot give any; wherefore the Collingwoodites have shrewdly determined to depend on themselves."

[Then come two or three paragraphs of good-natured gossip, showing his lively interest in all about him, yet not without a certain piquant flavouring of quizzicality, like a squeeze of lemon-juice; *e. g.* :—]

"Our friend —— seems to have *gone out*, without himself or any one else knowing it; having, seemingly, nothing to do in the Church or out of it."

[Here follow details as to what members of the Melbourne congregation seem likely to join the Church, closed by this summing up:—]

"I think our Church will, on the whole, be much improved and strengthened, both in numbers and spirituality, through the late trying scenes. It is time that pure religion and undefiled should begin to make its way; and unless the Methodists lead, who will? As it is, the Papists, by their unremitting watchfulness, are fast taking

up every post where their influence will be felt. I hope soon to break off many fetters thrown around me by the events of 1854, and again take an active part in the great work.

"Yours affectionately,

"WALTER POWELL."

CHAPTER X.

UNITY OF THE CONTEMPLATIVE AND THE ACTIVE LIFE.

"While Thou didst on earth appear,
Servant to Thy servants here,
Mindful of Thy place above,
All Thy life was prayer and love:
Such our whole employment be,
Works of faith and charity;
Works of love on man bestowed,
Secret intercourse with God."

ONE of the finest and most urgent problems of our time is, how to imbue the active, outward, business-like habits of the age with the contemplative self-discipline of earlier centuries. The charm and the instructiveness of Mr. Powell's character and habits arise very much from the complete coalescence of these antithetical, and, as some might think, incompatible, principles. In his heart the sister graces of activity and contemplation found a home, where they dwelt and worked together with a perfect mutual understanding. In him introspection and industry met together; laboriousness and meditation kissed each other. But it must never be forgotten that this beautiful and productive combination could hardly have been realized, unless self-scrutiny and self-culture had become to him a second nature, before

he became immersed in the responsibilities of a rapidly increasing trade, and the more ensnaring and yet inevitable secularities of office in the Church. That man is at best a one-sided Christian who is deficient in either of these features of the perfect and pattern Man, Christ Jesus. A believer markedly defective in one or other of these twin graces is an abnormal production, a pathological specimen, a sort of *lusus gratiæ*, if that were conceivable; like a mutilated angel

> "Who hath but one
> Imperfect wing to soar upon."

No sooner did Mr. Powell find himself in possession of a moderate degree of ready money and of attainable leisure, than he began forthwith to secure that money and that leisure for the noblest conceivable objects. He did not say, "I shall wait till I am worth so much money, and can retire from business altogether, and then the Church shall *see my zeal for the Lord of hosts.*" Detecting the excursive tendencies of hoarded or even well-invested riches, he kept their wings well clipped; and seeing that leisure without some passionate pursuit is dull torture and insidious temptation, he resolved, more likely he intuitively felt, that he must cultivate an interest in movements which, whilst they benefited others, would bring into his own breast a rich return of godlike satisfaction.

The Rev. Mr. Butters has kindly furnished the subjoined list of the principal movements in which Mr. Powell took a principal part at this critical period of the religious history of Victoria:

"1. Our Sunday-schools, which he was very ready to help both by personal service and by his purse.

"2. Increased ministerial strength to overtake the rapidly growing wants of the community.

"3. The establishment of the Wesleyan Immigrants' Home.

"4. Additional Church accommodation for the thousands who were constantly pouring into the colony.

"5. Ministerial and Church provision for the gold-fields, which threatened, unless immediate and effective measures were taken, to deluge the colony with vice and crime.

"6. The formation of the Australian Wesleyan Mission Churches into a distinct and independent communion, with a Conference of its own.

"7. The establishment of a book depôt in Melbourne.

"8. The erection and furnishing of Wesley College."

To all these objects he devoted earnest attention, and made large contributions. A just estimate will not be formed of the generosity, the public spirit, the quickness, keenness, and breadth of view, and the prompt recognition of responsibility displayed by Mr. Powell, amidst a state of things as unprecedented as it was unforeseen, unless we bear in mind the fact that these were the contributions, the plans, and the toils, of a hard driven young man, who gave as fast as he got, and under the pressure of private anxieties lavished time, thought, and strength, as well as hard-earned money, upon the public service.

Of his Sunday-school labours we need not say more; and the urgent necessity of increased ministerial strength,

in a city which sometimes witnessed a thousand new arrivals in a day, is too obvious to require comment. Of the other movements, it may be well to make a brief record.

1. *The establishment of the Wesleyan Immigrants' Home.* When tens of thousands a month were streaming into the then comparatively small and ill-appointed town, nearly the whole even of the most respectable immigrants, however able and willing to pay for decent accommodation, could only find nightly shelter amidst physical and moral disorder and pollution which alike forbid and defy description. Individuals of the best character and of ample means were obliged to walk the streets of the city whole nights, not being able to "obtain accommodation of any kind, on any terms." School-rooms, vestries, even churches, were devoted to the charitable object of providing a place where bewildered strangers might lay their heads, who otherwise must have passed the night in the streets. During this state of things, July, 1852, a Society meeting was called by the Rev. W. Butters, then Superintendent of the Circuit, "to devise means for obtaining additional Ministers." Mr. Powell rose to speak under strong emotion, which he was for some time unable to repress. He stated that on that day, in passing along the street, he had observed a woman weeping, and apparently in deep distress. On inquiring the cause he learnt that she was a member of the Wesleyan Church, who had landed on the preceding day, having come from Tasmania to join her husband at the Ballaarat gold diggings. She had been unable to obtain sleeping place or shelter, every available spot being crowded, and had been compelled to pass the night on the wharf with no other protection than

that afforded by a cask. "He concluded his little narrative by asking, 'Why not have an Immigrants' Home of our own?' 'Why not?' was re-echoed from various parts of the chapel. 'I will give £50 towards it,' said the proposer. 'I will give £50,' said another. 'I will help,' said a third. 'I will give all the ready money I have,' said a fourth."* The scheme thus incidentally started was promptly and vigorously carried out. A successful application was immediately made to the Government for the grant of a suitable piece of land; upwards of £700 were subscribed at a public meeting called for the furtherance of the object; and "in less than ten days" from the first suggestion of the movement, the arrangements for commencing the erection were complete. The site granted by His Excellency, C. J. Latrobe, Esq., was an eminence commanding a beautiful view, with an open square in front, and a reserve for public gardens at the rear. The word "HOME," in large capitals, greeted the wistful eye of the immigrant, when he first felt the heart of a stranger in a strange land. The object was not only to give a few nights' shelter away from the squalid discomfort and the moral and physical contaminations of the lairs called lodging-houses, but also "to save from utter apostasy those who might have suffered spiritual loss" during a long voyage, amidst a promiscuous and unimproving companionship, and to remind them, in the most kindly and telling manner, that their abandonment of country and kindred, in hope of finding a short cut to wealth and ease, did not lessen the importance and urgency of their eternal

* Rev. W. Butters' Letter to Missionary Committee.

interests, or divest them of their Christian responsibilities. The effort was to assimilate all the internal arrangements and usages, as much as possible, to those of a happy Christian family. The immigrants were at once introduced into a hearty, loving, Christian society, and found themselves breathing a pure, bright, kindly, bracing, spiritual atmosphere. Family worship was solemnized morning and evening in the large room, where worship of the dear old home kind was held every Sabbath, and at least on one other evening in the week. Prayer-meetings and experience-meetings were also conducted, and most of the appliances of Methodism, for reviving and sustaining the spiritual life, and for making the members of its Churches conscious of their common life, were in full operation. The building comprised one dining-room, accommodating two hundred persons, a sleeping-room for one hundred, one hospital for males, another for females, a library and reading-room, and private apartments for the governor and matron. It had also a large store for immigrants' luggage, a kitchen, a servants' room, a washhouse, a bakehouse, and a lavatory. The amount of bodily, mental and spiritual refreshment, solace and protection, which was thus afforded to thousands, deprived of all their wonted supports and restraints, and many of them re-echoing the Prophet's cry, "Weep not for the dead, but weep sore for him that goeth away," cannot be estimated. Perhaps the true scriptural idea of hospitality—*i. e., friendliness to strangers*—was never more effectively carried out on such a scale. Here was a home for the homeless, a welcome to the wanderer, a seat by the fireside, and an affectionate

admission to the family circle for those who were cut off from kindred and from fatherland. Here was a sweet smile for the weather-beaten face, a warm clasp for the purseless hand, a gentle tone for the heart that yearned for loved voices far away, a home Church, a family altar, a clean bed, a soft pillow for the weary head, and an exceeding precious promise for the weary heart. Perhaps the venerable and almost obsolete virtue of hospitality—not friendliness to friends, but friendliness to strangers—which the patriarchal religion bequeaths to the elevated ethics of the Gospel, and which the simple manners of classical antiquity commend to our advanced Christian civilization, never received a more congenial entertainment. How much more deserving is this of the name of that antique duty of hospitality which Christianity has enrolled amongst its heavenly train of graces, than the luxurious companionship around the festive board, the round of parties by which familiar acquaintanceship is cemented or commenced, that now usurp the name!

Whilst the primary object of the Wesleyan Immigrants' Home was to make provision for the members of the Wesleyan Church, it was part of the originators' plan to extend the advantage of the Institution without restriction to members of other Churches. These principles, prominently set forth at the commencement, have been strictly acted upon, as will be manifest from the following facts. During the first fifteen months of its existence, the number of persons accommodated in the Home was two thousand seven hundred and seventy-three. Fancy what an aggregate of misery and temptation prevented, of immediate comfort and permanent benefit secured! The

proportions in which our split-up Christendom contributed recipients were as follows :—

Wesleyans	1,335
Episcopalians	813
Independents	184
Baptists	103
Presbyterians	229
Lutherans	18
Roman Catholics	30
Friends	4
Primitives, and other Methodist offshoots	50
Moravians	2
Add to these Jews	5
	2,773

In connection with the Home was a Register-Office, for supplying information to parties on their arrival. The cost of the building was £3,500. Mr. Powell subsequently contributed largely to the formation of a still more extensive Institution, sustained by the general public, whose tardier philanthropy had been stimulated by the example of the Wesleyans. This was called the Immigrants' Aid Society. It still exists, affording effective help to numbers who have fallen into poverty. Of the affairs of this later Society, Mr. Powell was one of the most active administrators.

2. *Additional church accommodation*, to meet the wants of the thousands who were pouring into the Colony. Even before the rush into Victoria commenced, the church accommodation was deplorably inadequate to the

demands of the steadily growing population. The gold discoveries, which created the necessity for enormous church extension, cast up the most formidable obstacles to the accomplishment of the very modest and cautious plans which had been already initiated. The price of labour and building materials rose in proportion to the demand for both. True, wealth increased, but a very

WESLEYAN IMMIGRANTS' HOME, MELBOURNE.

small proportion of that wealth came into the hands of those who were laying to heart the spiritual necessities of the times. The chronic worldliness of the community had, by this sudden stimulus, been aggravated into delirium. As the love of money raged, the love of souls waxed cold in many hearts. For a while the decrease of religious earnestness in the Church was in proportion to the increase of intemperance, debauchery, and the frantic

lust of gold. Only a few found time or heart to reflect that this was the crisis in the religious history of the Colony. A severer testing-time to character can scarcely be conceived. It could not but become apparent then who really cared for the cause of God. The population of Melbourne had quadrupled in six months. It had already eighty thousand inhabitants, eight thousand of whom, unable to procure houses, were dwelling in tents. Every new cargo of colonists seemed to accelerate the progress of demoralization. In one twelvemonth hamlets had become towns, and towns had swelled into vast commercial centres. New townships were springing up on every side. Soffala, "the canvas city," Ballaarat, with sixty thousand souls, Mount Alexander, Bendigo, &c., had started into existence. There was, besides, a vast moving multitude, who followed the rumour of some new gold-find. The comparatively few earnest, thoughtful Christians felt that the spiritual destinies of the colony were, to a very great extent, in their hands. And right nobly were they enabled to do their duty. At such a time not only money, but judgment was required, and, by the grace of God, both were forthcoming in a very remarkable measure. By universal and grateful admission, one of the largest contributors of both requisites was Mr. Powell. A gentleman of Melbourne writes:—"To my knowledge, nearly every Church, of every denomination, in and around Melbourne, secured the help of his purse. One transaction incidentally shows how his business abilities, as well as his business proceeds, were placed at the service of the Church. In consideration of the extravagant costliness, not only of labour, but also of

the ordinary building materials, it was deemed expedient to resort to iron. Mr. Powell's acquaintance with the iron trade here stood the Church in good stead. A large shipment of galvanized and corrugated iron was obtained from England. On its receipt, however, the state of things had so far changed that it was not thought desirable to use the metal to the extent formerly contemplated. The surplus was sold at a profit of about £800, which was applied opportunely to the building fund, for the erection of town and suburban chapels."

3. *Ministerial and Church provision for the gold-fields.* In 1852, at Mount Alexander alone, eighty miles from Melbourne, there were between twenty and thirty thousand persons digging for gold, among whom were hundreds of members of the Wesleyan Methodist Societies, without a single Wesleyan Minister. At Bendigo, the "rushes," the violent alternations of immigration and exodus, accumulation and dispersion, changed the statistics of population by twenty thousand in a month. The temptations to intemperance were tenfold greater than in England. Profligacy, and adventurous marriage after a few days' acquaintance, were generating all manner of social mischiefs. Hundreds proved to what a sad extent their religion and morality had depended on their surroundings. Both the one and the other, built upon the sand, fell, when home restraints and home supports were left behind. Besides all this, great numbers, like the young heir in the parable, had come "into a far country," for the very purpose of making the worst of themselves, without interference from a father's authority, or a mother's tears, or a public opinion leavened, in great part

created, by long-working Christianity. They had sought the antipodes eager both to make money and to spend it. These new towns became ghastly emporiums of sensuality and sin. *The diggings* became conservatories of vice, huge hotbeds, where moral weeds and poisons flourished in tropical luxuriance. Into this reeking cauldron of a corrupted Christian civilization, many thousands of Chinamen brought their obscene heathen habits. Whence could there come a louder call for a strong body of faithful evangelists?

4. *The formation of the Australian Wesleyan Mission Churches into a distinct and independent communion, with a Conference of its own.* It was never the design of British Methodism either to endow or to control Australian Methodism in perpetuity. So soon as they found themselves in a fair way to provide for their own exigences, and to manage their own affairs, the Australian Methodist Churches ceased to be dependences, and became associated, or, as the more endearing and descriptive phrase is, "*Affiliated* Conferences."* Indeed, they were allowed autonomy before they felt themselves quite ready for financial independence. The axiom of apostolic Christianity announced by St. Paul was thus illustrated by the maternal instincts of Methodism. "The children ought not to lay up for the parents, but the parents for the children." The desire of the Aus-

* Not what a purblind policy would make our Colonies—discarded relatives, growing into jealous and rival nationalities. The relations of mutual appreciation and mutual fondness between English Methodism and its daughters in the Colonies, as well as with its mighty increment, American Episcopal Methodism, are exquisite.

tralian Methodists to sustain the responsibilities of manhood so soon as they were conscious of the energy of manhood, was creditable to them; whilst the readiness of the British Conference to recognise their ability, and to encourage their willingness, evidenced that sagacity which belongs to singleness of aim. As to the latter, it showed that the light of their council-fire did not burn dim. A huge Romanistic centralization is as opposed to the true idea of a Church as cerebral congestion is adverse to muscular and mental efficiency. The difference between economy and parsimony or penuriousness is perhaps nowhere better illustrated than in Methodist Missionary administration. The secret of its unparalleled extent and effectiveness, as compared with its resources, must not be sought in niggardly disbursement, but in its lessons of self-help to its robust and numerous offspring. Mr. Powell's direct, practical intelligence, his manly trust in God, and his enterprising generosity, led him to enter heartily into this project.

5. *The establishment of a Wesleyan Book Depôt in Melbourne.* Of this the Rev. J. C. Symons says:—"The Wesleyan Book Depôt, *if it does not owe its existence* to Mr. Powell, is at least largely indebted to him for its present position. In order to secure for it the premises in which its business is carried on, he gave £500." On the same subject, the Report of the Melbourne District Meeting, 1860, contains the following record:—"Walter Powell, Esq., having presented to the Book Committee books of the value of nearly £150, on condition that the Wesleyans of Victoria would raise a similar amount, and having also engaged to present a

still further supply to the former on the same condition, the very cordial thanks," &c. Mr. Symons adds, "Though his conditions were not complied with, he gave his first contribution of books, but devoted the second £150 to the purchase of furniture for the Book Steward's residence."

6. *The erection and furnishing of Wesley College.* On this point Mr. Symons testifies:—"To no man is that noble institution, Wesley College, so much indebted as to Mr. Powell. His gifts to its building fund exceeded £1,500, but he gave to it what money could not purchase, earnest personal service." From the first he acted as Secretary to the College Committee.

Surely no one can contemplate without dismay the enormous growth of merely commercial colonies, on which but few and feeble influences, intellectual, moral, and spiritual, shall be brought to bear. A monster money-making England at the antipodes, *minus* English culture, Christianized public opinion, and religious services and agencies, would be a chaos and a curse. But it required men of deep minds and deep characters, like Daniel Draper, Walter Powell, and others who survive them, to realize the immediate exigency, and rouse themselves and the public to meet effectually the higher wants of the rapidly multiplying community.

The object of Wesley College was to provide a high-class Christian education for the general public of Victoria, and for the Wesleyans especially. The scheme was launched in 1853, Mr. Powell being chosen a member of the Committee of Management. Owing to *the fluctuating* condition of affairs, the violent oscillations

of trade, and the outrageous price of labour and material, but slow progress was made at first. In the following year, the sum of £20,000 was voted by the Government for the establishment of Grammar Schools, and allotted to the various religious denominations in proportion to their numerical strength as indicated by the census. £2,769 9*s.* 6*d.* fell to the share of the Wesleyans, in two successive grants. Ten acres and a half of land, in a choice situation, were subsequently obtained from the Government, and a large and handsome, and every way suitable, building erected and furnished, at a cost of thirteen thousand pounds. We shall have to recur to the two last-named enterprises in a later portion of our narrative.

But whilst Mr. Powell was so intent upon the accomplishment of the mission of Methodism in Australia Felix and the fulfilment of its duty to those strange and stirring times, he by no means confined either his liberality or his exertions within the boundary of that large and expanding community. We have seen that he contributed to almost every church in that rapidly-growing neighbourhood, where churches were springing up on every hand, and that he was a munificent supporter and an active member of the General Emigrants' Aid Society. In the service of this philanthropic institution and of the Benevolent Asylum he laboured day by day. He threw himself enthusiastically into all philanthropic plans, and all movements of public utility. He contributed a large sum towards the establishment of one of the daily newspapers of Melbourne, in which he had no pecuniary interest, moved by a pure conviction that a paper was

needed which might call attention to many important social questions that were in danger of being overlooked. One instance of his generosity, which gives a glimpse of his nobility of character, must not be omitted. Learning that Mr. Hargreave, the discoverer of the Australian gold-fields, was very little advantaged by a scientific revelation which had enriched so many thousands, Mr. Powell most gracefully sent to him anonymously, through the editor of the "Argus" newspaper, £250, as an acknowledgment of his own personal indebtedness, and his sense of Mr. Hargreave's claim on the public gratitude.*

But, in a very short time, the flood-tide of money-getting turned. People had imagined that the gold-fields were as permanently productive as corn-lands or grazing-farms. They were soon undeceived. The richest gold-finds were soon exhausted. The outrageous price of goods reached its maximum. The markets were over-stocked. The glut was followed by revulsion. Commodities of various kinds which had before commanded fabulous sums became utterly unsaleable. Engagements made in sanguine good faith could not be met. Blocks of half-finished stores and houses stood as mocking monuments of over-eager speculation. Great snowballs of quickly-gotten wealth had melted in a summer. Hundreds, elated by swift success, had adapted their establishments and modes of living to an exceptional and ephemeral state of things as if it were normal and perpetual. Many reproduced the prophetic picture: "Greedy dogs that can never have enough,—they all look

* The Government voted Mr. Hargreave £500, as reimbursement of his travelling expenses.

to their own way, every one for his gain from his quarter. Come ye, say they, I will fetch wine, and to-morrow shall be as this day, and much more abundant." Not so Walter Powell. The little cottage at South Yarra, with its verandah festooned with honeysuckle and jasmine, was unchanged, excepting that a few pictures beautified the walls, and rather better furniture filled the rooms. The habits of the household were not appreciably altered. A friend who had known him in his youth, in giving an account of his impressions of Melbourne, said, "Pleased and astonished as I was with the growth and prosperity of the new city, nothing gratified me so much as to see Walter Powell, with his increased means, still the same." The truth is, the loss of his four children had, in its effect upon his character, counterbalanced all his pecuniary gains. This, with Divine grace, had subdued and chastened him, and corrected any disposition to extravagance. "O Lord, I know that the way of man is not in himself, it is not in man that walketh to direct his steps. O Lord, correct me, but with judgment; not in Thine anger, lest Thou bring me to nothing." Often, the only effective *di*rection is *cor*rection.

But, with all his care and judgment, Mr. Powell suffered very severely, mainly through his multifarious efforts to help others. Those efforts involved him in heavy solicitudes. He thus became obliged to accept the trusteeship, and undertake the principal management of many estates. But he received the reward of his prudence and moderation, and his resolution always to keep his business well in hand, in the being enabled to

stand firm amidst the general crash. Whilst devoting his leisure, his energy, and his practical ability to the interests of religion and philanthropy, he yet showed much meekness of wisdom in the steady preference of the less prominent and more lowly walks of usefulness. He persistently held out against repeated requisitions to enter Parliament; nor would he so much as allow his name to be placed upon the list of magistrates. One reason for this retiring spirit was his sensitiveness as to the want of a thorough systematic education in early life; a want which he, however, with surprising success, laboured to supply. Meanwhile, he kept within the sphere for which he felt himself most fitted. He earnestly devoted himself to the formation of a fund for the support of aged Ministers and Ministers' widows, and to the erection of the large Wesley Church in Melbourne, said to be "undeniably the finest church in Australasia," and pronounced by Dr. Jobson to be "the noblest ecclesiastical edifice in Methodism, surpassing any in England or America." He was also an active member of the Committees of the Bible Society and the Benevolent Asylum, and was especially interested in the erection of a workshop, that the inmates might be employed in tailoring, shoemaking, hatmaking, sewing, &c. He undertook a week-night Bible Class for the elder Sunday scholars. He also laboured vigorously in the establishment of an Industrial Home, and was, in short, "ready for every good word and work."

All this was done under a solemn sense of responsibility, and from no pitiful ambition, as appears from such records in his Journal as the following:—"I must not be

inert, or indefinite in action. By the Providence of God I am placed in a most responsible position. *I must work!* work for the Church, and—should the way be made plain—for the State also. No more shrinking; no more self-indulgence; but earnest, sincere, decided effort for the glory of God and the good of man. The ambition is noble to do good and be abundantly useful. May God, the Source of all strength, give me grace and wisdom, and plainly indicate my path, and pardon my offences!" He endeavoured, moreover, to animate others by his exhortations, as well as to provoke them by his example, to a course of Christian toil and sacrifice, and to earnest spiritual and mental cultivation. He kept an exact record of the daily disposal of his time, and noted his progress in self-training. Neither his labours nor his givings were confined to Methodism. He accepted the presidency of the Melbourne Sunday School Union. As organist and choir-master he gave attention to practising the choir, and was extensively employed in drawing up reports on the state, the prospects, and the wisest management of the various Wesleyan institutions in Victoria. He took a statesmanly view of the duties and destinies of Methodism in the Australasian colonies.

In short, the story of Mr. Powell's Life, from this time onward, could it be exactly detailed, would form a continuous chronicle of schemes, sacrifices, and efforts for the public good and the extension of the kingdom of God, and of the "work of faith and labour of love." The simple statement of his benefactions would form a rich lesson on intelligent and conscientious charity. The

discretion, discrimination, and judiciousness, by which his munificence was regulated, incalculably enhanced its permanent utility. Yet his givings were not all made in large lumps, or on great occasions. Except when it was necessary to provoke others to good works, his left hand never knew what his right hand did. Most of his donations were entered in no Report but that which is kept on high.

CHAPTER XI.

SECOND VOYAGE TO ENGLAND.

"Ship-life is an admirable discipline, if one has but the sense and heart to profit by it."—(P. 148.)

IN 1856 Mrs. Powell's health gave way so seriously, that her medical advisers urged a voyage to England as the most promising remedial measure. This was regarded by Mr. Powell as a providential indication. He was also very anxious to see once more a sister in England, who was slowly sinking under an incurable disease. Business had now become more settled, and he clearly saw that a second visit to his native land was necessary to the perfecting his relations with English firms and his general business arrangements. Above all, he wished to study in the great centres of trade the principles of legitimate success. He was, however, wide awake to the danger of leaving a large business for a year and a half without its principal. He had recently written to Mr. Butters: "—— has returned from England. Such changes a few months have wrought, that he seems to have *lost the run of things*. All the buoys have been taken up during his absence. He helplessly leaves all to ——, being obliged to keep his pilot on board. A warning this to any 'Successful

Merchant' who contemplates a change!" But he had such well-founded confidence in the two young men whom he had selected, trained, tested, and taught to feel a personal interest in the business, that he felt quite justified in leaving them in charge, even for so long a time.

The following notices of this second trip to England, written for the amusement of friends, can scarcely fail to interest our readers. They still further illustrate his powers of observation, and his instinctive and indefatigable self-improvement. He also drew up a still more lively account for his little daughter, who accompanied her parents, and invited a large party of juveniles, almost immediately on her return to Melbourne, to hear her read the history of her travels and "surprising adventures."

"MY SECOND VOYAGE TO ENGLAND."

"The romance associated with a voyage round the world in the days of Captain Cook is quite dispelled. Whether accomplished in steam-ship or sailing-vessel, nothing but disaster can invest it with the charms of adventure. With a lively remembrance of the dulness of the voyage in a sailing-vessel, I resolved that my next trip should be by steam, and 'by the Overland Route.' We left Melbourne in the 'Oneida,' the pioneer ship of a new company, the European and Australasian. She was a beautifully-appointed vessel, but, alas! soon proved herself unfit for her voyage. Our first run was to Nepean Bay, situated in the centre of Kangaroo Island. Here we were met by the 'Adelaide' steamer, from whose

deck we received mails, and several additional passengers. With scarce an hour's delay, onward we rush to Albany, King George's Sound, a fine harbour in Western Australia. The vessel was detained here twelve hours for the purpose of coaling, an operation duly appreciated only by those who have had the privilege of witnessing it. No passenger is hardy enough to remain on board while coaling is proceeded with. Two huge barges are moored to the steamer, one on either side. Scores of begrimed figures commence shooting coals out of heavy bags into the vessel's hold; an impenetrable cloud of fine black dust arises, covering the deck, choking up the saloon, and filling the sleeping cabins like a London fog. We had used foresight enough to stow away every article damageable by coal-powder, and imagined that we had made our cabins coal-powder proof, by hanging up sheets and towels against the venetian blinds; but as well might Pharaoh have tried to keep the vindictive vermin from his bed-chamber.

"Coaling complete, we point the vessel's head towards Ceylon. This run should be accomplished in fourteen or fifteen days; but within forty-eight hours our machinery gave way, and our fine ship was utterly disabled. Many consultations are held as to what must be done; some, eager to reach home, propose to push on to Batavia; but as the ship proved almost helpless under sail, it was finally resolved to turn her head, and make for King George's Sound once more, and there await the next mail-steamer. This was more easily attempted than accomplished, with a vast unwieldy vessel, clogged by useless machinery, and baffled by contrary winds. Day

followed day, without bringing us any nearer to our desired harbour of refuge; but at length the engineer, who showed great skill and resource, succeeded in so patching up the engine, that we could proceed at quarter speed. We regained St. George's Sound in sixteen days, having retraced a distance previously passed in two. Our joy on reaching it was much tempered by the information that the mail-steamer, the 'Simla,' a magnificent ship, had left the harbour the day previously with a very moderate number of passengers. There was nothing for it but to wait here a month for the next mail. Albany is a small town, with not more than two or three hundred inhabitants; so the passengers insisted that the ship should be detained, and utilized as a floating hotel. Our detention, of course, was weary enough, but happily the weather was fine, the country charming, and the inhabitants obliging. Almost every day the passengers went on shore, the Captain placing the ship's boats at their disposal, and made agreeable little explorations. The gentlemen found amusement in rabbit-shooting, fishing, &c. The natives, too, afforded no little diversion. We were soon on very friendly terms with them. They readily danced the *corroboree*, dived, and threw their spears and boomerangs for our delectation. We visited the native school, and observed a higher type of intelligence amongst the aborigines of Western Australia than amongst those of Victoria. The children could read, write, and sew well; but we heard the same story here as in the other colonies, that after a time they abscond to their native wilds, not being able to endure the thraldom of civilization. One incident, especially, served to break

the monotony of our detention. One of our passengers, a squatter from Queensland, had fallen in love with a young lady on board. They turned our misfortune to good account by getting married at Albany. There was some little difficulty in procuring for the bride a sufficient *trousseau*, no provision having been made for the contingency of a wedding. The little town was ransacked for contributions to the lady's gear, and her bridal dress was at last the joint present of the passengers and townsfolk. One sad event, however, marred our merriment. The boatswain, firing a salute in honour of the event, shot off two of his fingers. A liberal subscription was immediately made for the poor man, who had a wife and family.

"After we had lost nearly seven weeks, the 'European' mail-steamer arrived. She was a noble ship, but had already almost her full complement of passengers; and pitiable was the disappointment and discomfort inflicted on them by the crowding in of some sixty new comers. All was endured, however, with exemplary good feeling. Our voyage was now resumed in good earnest.

"On steamer, as on shore, there are ranks, orders, and degrees. The Englishman carries his reserve and taciturnity along with him to the ends of the earth and the uttermost parts of the sea. It may have been modified to some extent by the great freedom which prevails in colonial social life; but enough is always left to constitute a formidable barrier to anything like a swiftly-formed acquaintanceship, even in our small ship-world. Meal times afford the greatest facilities for fraternization. The habit of feeding together is won-

derfully equalizing and uniting. The necessity for social amusement perforce brings and binds for a time people together. Here, as elsewhere, self-interest is the great bond of union amongst average human beings. Even in our little community, numberless, though vain, were the efforts of the lower ranks to creep into the upper. It is quite natural to depreciate and affect to despise those who happen to be above us, but we soon reverse our prejudices if once admitted into the charmed circle, and begin to wonder at the vulgar pretensions of those whose society we once enjoyed. Still, even in this ignoble tendency, the good predominates; the desire to improve our position puts us on our good behaviour, and thus improves our manners. Our movements and conversation are placed under a sensitive and rigid, though half-unconscious, self-inspection; and we gradually become fitted to mingle, not ungracefully, with the higher rank. Distinctions of rank would be less marked on ship-board, but for the presence of the ladies. They are your true aristocrats, and will permit no encroachment on what they regard as their own domain.

"Ship-life is an admirable discipline, if one has but the sense and heart to profit by it. And that many do so is quite evident. Who so well-informed and unprejudiced as the traveller? Who so careful not to offend, and so ready to oblige? Who so dogmatical, narrow, and sectarian, as he who never stirs out of his own town or country? The traveller is trained—perhaps by painful and humiliating experience—to respect the opinions, the rights, the tastes, and the convenience of others. The rough angles of his character are smoothed down by

attrition; and he discovers that, as there are two hemispheres to the globe, there may be two sides to a question. He gathers a large store of varied information, and, better still, becomes ready to communicate and glad to distribute it.

"The discipline to which one is subjected on shipboard is, like all other discipline, less pleasant than profitable. So closely packed together, brought into close contact with people you never saw before, cut off from those whom you have been accustomed to associate with, thrown together, and shut up with a society not one element of which is of your own selection, debarred from your usual employments, you have need of patience. If you would pass your time agreeably, you must rein your tongue and curb your temper. You must learn to be calm and cheerful in circumstances tending to disturb and depress. Those who will not learn these lessons expose themselves to constant punishment, and turn for themselves a steamer into a house of correction. If they quarrel, there is no getting away from their opponents. There they are, and there are their enemies, in close and inevitable proximity. The proud and scornful must learn to deport themselves with humility and deference, or no quarter will be given to their airs and imperiousness. Nor, in discussion, will a vehement or dogmatic manner be tolerated for an hour in the saloon of a first-class steamer, as you are sure to find some one capable of casting a chill upon your over-heated self-importance. Then you will assuredly be tried by annoyances inseparable from your cramped position (having little space for bodily exercise), squeamishness, and the rapid change of

climate. From a moderate temperature you may be suddenly plunged into the tropical summer. Prickly heat breaks out all over you, and worries you for a week. These and other disagreeables, nameless and numberless, will find out your less amiable peculiarities. Whatever may have been a man's apparent character at the outset of a long voyage, his real disposition and principles will disclose themselves before he lands. 'Do you know so and so?' said a person to an old Scotchman. 'I canna say I ken the mon,' was his reply; 'I never lived with 'em.' On ship-board you *do live with* one another, and find it a shrewd test of character. All that was latent is there developed. You gain such a view of a man there, that your judgment is not likely to need any future correction. That passenger, so reserved and silent at the beginning of the voyage, is not at all unlikely to prove the most companionable and loquacious man on board. Yon dignified personage will probably turn out to have learnt little else but *deportment* (the weakest animals have some means of self-defence). Those who profess 'the broadest charity' and 'the broadest creed' soon convict themselves of narrowness in both. Some who have overwhelmed you with pitiless erudition, reveal in good time their unfathomable superficiality. We had an old gentleman on board, who for a while quite astounded us by his learning and originality. By-and-by we found that he was constantly priming himself on some particular subject, and *letting* himself off at the company. When his stock of books was exhausted, the fountain suddenly became dry. No duller or more unconversable man could be found amongst us

than this accomplished individual! He was worthy of the talented young lady, who, having charmed an evening party with the brilliancy of her conversation on a variety of topics which she had herself introduced, was struck dumb by the incidental starting of a much simpler subject by another person. It turned out that she was reading through the 'Penny Cyclopædia,' and having only waded as far as the letter G, was quite out of her depth on any theme which had the misfortune to bear an initial letter later in the alphabet.

"One of our fellow-passengers was at first remarkable for his exuberant and perennial flow of spirits. The prodigal soon wasted his substance. When disaster and delay came, he suddenly turned sour. Some—fortunately very few—endeavoured to drown ennui in deep potations; but this unnatural resource proved a cup of bitterness to them all. They immediately lost caste in our community, and found themselves drafted off to a marine Coventry. And so, as we steam on, the mask falls off, or the veil is by degrees withdrawn, and the contour charms in many instances, but disgusts in others."

In few men were the educational advantages of travel more apparent than in Mr. Powell. To his long and frequent voyages were, doubtless, traceable not only much of his general *savoir faire*, but much also of his breadth of view, catholicity of sentiment, and the easy frankness of his bearing. Yet all this keen appreciation of external interests, and vivid insight into character, did not perceptibly diminish the deep under-current of religious earnestness, or interfere with his spirituality and

inwardness of mind. Happily his profound personal experience of religion, the inward miracles which had left their abiding memorials on his own consciousness and character, formed an impregnable basis of certainty in all promiscuous discussions on religious questions. Yet he had enough to depress and disturb him, besides the vexatious prolongation of the voyage and his confinement in Albany for the term of one calendar month. The relieving steamer brought very bad commercial news from Victoria, calculated to awake intense anxiety as to the effect of his absence upon his own affairs. But his confidence in God rescued him from unavailing solicitudes.

We shall now recur to the Journal:

"April 3rd, 1857.—Sighted the lighthouse of Point-de-Galle, Ceylon. The harbour is small, and much exposed, and the swell greater than out at sea. The canoes (*catamarans*, as they are called) of the natives are very singular, and ingeniously adapted to the peculiarities of the harbour, being narrow and deep, and from twenty to thirty feet in length, and having an outrigger in the shape of a curved pole at each end, with a crescent-shaped log fastened at their points, which renders them peculiarly safe, though so fragile in appearance, and capable of withstanding the heaviest sea. The coast scenery is very beautiful; the surf bursts in most majestically. No sooner had we anchored than we were beset with native boats, soliciting the passengers to land, and asking us to let them have our clothes to wash. This they accomplished with great expedition. My wife gave out four dozen in the morning, and had them back by

four P.M. exquisitely clean. But the natives are the greatest cheats I have yet met with, asking a sovereign for an article for which they will gladly take sixpence. The town is prettily situated, and the trees planted in the streets give it a very picturesque and Oriental appearance. The streets are beautifully gravelled and perfectly level, and the country roads are as straight and as smooth as a table. The houses are built of small stones, stuck together with mortar, and are roofed with burnt tiles. We proceeded to the lighthouse hotel, not without difficulty; for all the innkeepers have their noisy agents; and at the corner of every street, as in an English port, your hands are crammed with cards and placards from the various shops. At the hotel they required an hour and a half to prepare our breakfast. We took a one-horse vehicle, bearing some resemblance to a cab, and called on the Wesleyan Missionary, Mr. Ripon. We were sorely tempted to purchase some of the beautiful ornamental articles manufactured here: workboxes, &c., of tortoise and other shells and various woods, ebony elephants, &c. We drove out to Wachwalla, about five miles, and had a fine view of the country. The refreshing groves of cocoa-nut trees finely contrasted with the dark leafage of the mango. The indigenous flowers are strikingly beautiful, and grow wild in every direction. The roads are narrow, but so pleasantly shaded, that although in the 5th degree of latitude we did not find the heat oppressive. We also saw the cinnamon plant, the nutmeg, and the lemon-grass. After dining at the hotel, we had to run the gauntlet back to the jetty, and by dint of resolution managed, in spite of

distracting vociferation, threatening, and abuse, to get all our luggage into one boat, and treated to a native song, with wild chorus, by the boatmen, reached the ship in safety at two o'clock in the morning.

"April 13th.—Aden. The dreariest and most desolate place imaginable. Went on shore in one of the Arab boats; not a tree or blade of grass to be discovered. Dark brown masses of lava, grotesquely sharp and craggy, from a hundred to a thousand feet in height, and fortified in every available part. It is stated that upwards of a million sterling has been expended on the fortifications. You approach the town by a *pass* deeply cut through the volcanic rock, guarded by sentinels and bristling with cannon. The population consists of Armenians, Jews, Arabs, Negroes, and Abyssinians. We managed to get a one-horse conveyance, capable of holding four passengers. The driver agreed to take us to the town and back for twelve shillings. Most of the passengers procured donkeys, some horses, and we made for the town pell-mell. Every donkey and horse was accompanied by its owner, holding on by the tail, or running alongside, belabouring the animal with a stick. Ever and anon the owner would pull up, and insist upon further payment, before he would allow the unfortunate rider to proceed. By dint of hard words and harder blows, our fellow-passengers cleared this difficulty.

"The Negroes and Arabs appear capable of any amount of endurance; they run about without any covering to their heads, and with scarcely any to their bodies, apparently unaffected by the burning rays of the almost vertical sun. We met long strings of camels, troops of

donkeys laden with water-skins, and a flock of black and white long-haired sheep. Three or four hundred wretched, dirty, flat-roofed huts, a few shops, and an inn, compose the town, which stands within the crater of an extinct volcano. The shops are kept by Parsees with a strong Jewish physiognomy. The whole scene seemed curse-stricken; and we were glad enough to get away from it."

On reaching England, Mr. Powell was distressed to find that the "Oneida's" break-down had deprived him of the privilege of spending with his sister the last fortnight of her life. She had died five weeks before his arrival. Mr. and Mrs. Powell spent ten months in England, broken by a seven weeks' trip to the United States. But Mr. Powell allowed himself very brief holiday. Almost the whole time was devoted to strenuous business. He made a complete tour of the manufacturing districts of England and Scotland, making himself especially familiar with the manufacture of all the goods in which he traded, visiting all the iron-works of any note, ascertaining which were the best firms, taking notes and writing in his Journal descriptions of the most interesting and ingenious processes, and gathering useful information from every available source. Almost the only recreation he allowed himself was a visit to the Manchester Exhibition of Fine Arts.

CHAPTER XII.

SIMULTANEOUS PROGRESS—MATERIAL, INTELLECTUAL, AND SPIRITUAL.

"Is heaven tremendous in its frowns? Most sure:
And in its favours formidable too.
Its favours here are trials, not rewards;
A call to duty, not discharge from care;
And should alarm us full as much as woes."

YOUNG.

PART of the impressive sentence which we have chosen as the motto of our present chapter needs some qualification. The favours of Heaven, even here, are often rewards as well as trials. The grateful exclamation of the Psalmist,—"This I had because I kept Thy precepts," might be adopted by the subject of this Memoir with reference to his growing temporal prosperity. Yet he was also awake to the perils of increasing wealth. This, without further moralizing, will appear from the story of his life.

In September 26th, 1857, Mr. and Mrs. Powell embarked for America. As many of their fellow-passengers were devout and intellectual men returning from the Evangelical Alliance Conference at Berlin, they were rich in intelligent companionship. They passed through the

skirts of the cyclone in which the "Central America" steamship foundered.*

They landed at Boston, and were "charmed with the elegance of its public and private buildings, and the loveliness of the surrounding scenery." After visiting the neighbouring places of historic interest, they proceeded to New York, and found that all they "had heard and read of the combined splendour and comfort of American hotels and steamboats rather fell short of than exaggerated the reality." While in New York, Mr. Powell devoted his mornings to business, having crossed the Atlantic mainly with the view of extending his commercial connections in America. The latter part of the day was given up to inspection of the city. Whilst there he received an impressive lesson on the evils of over-trading. The following extracts from letters record his American experiences:

"New York, October 23rd and 24th, 1857.—On arriving here, I found myself in the midst of the most terrible financial panic which this great commercial city has ever experienced. In one day twenty of the fifty-two New York banks suspended payment, and the next day all the banks throughout the state followed their example. Firms of the most undoubted standing, and having three times as much in stock and property as they owed, had

* Mr. Powell records a remarkable incident in connection with this melancholy wreck. The captain of a vessel, hailing from Havannah, observed a small bird fluttering peculiarly and anxiously about his deck, flying back again repeatedly in the same direction, and returning. He was so impressed with this as to change his course in the direction taken by the bird, and at length came in sight of a raft, to which several men were clinging in the last stage of exhaustion.

succumbed to the pressure, and been compelled either to become bankrupt, or, at least, to suspend payment. All this has come upon them in six weeks, and doubtless is owing to their having pushed their railways along too quickly, and to over-trading and general extravagance. I cannot help thinking, however, that they have frightened themselves more than was necessary, as they had very fine crops this season, and will have an enormous amount of breadstuffs to export, besides their cotton. This must have a bad effect in England, if it do not cause a crisis. It will certainly occasion many failures and a stringent money-market, for America trades with England to the extent of forty millions per annum. I scarcely think that Australia will soon be revisited by a commercial crisis, unless the government plunge into plans for making many railroads at once. This panic, passing under my immediate observation, teaches me that no man in business is safe who has many bills payable and a large discount account. As it is not at all unlikely that England may be severely tried with her Indian war and her American debtors, that the banks will tighten their strings and interest rule high, take care that the rebound does not hit you; for not America only, but France and Germany also, are at present in severe commercial distress. I need not say anything on the subject of remittances, as you will send all you can consistently with your own comfort and safety.

"As the panic increased, people sold for £14 or £16 discount. I declined to sell bills at such enormous loss, and therefore shall not buy until exchange is better. If, on my return to England, I find any order for American

goods, I shall have it put in hand, if possible; for, although exchange to me may be charged at £5 or £6 loss, the scarcity of American goods in your market will bring this up. There are so many American ports from which they ship to Australia, that I cannot learn how many vessels are laid on. They must be very few, however; for the panic is so great that confidence is gone, and most people have to go to market with dollars down. Since they will not let me work in America, I intend to play; and while acquiring all the information I can, I mean also to see all I can. I came down to New York (from Boston) in one of their splendid river-boats, which will accommodate a thousand people. Until you see them, you can have no conception what a vessel may be brought to. They have three decks, and saloons from one end to the other. They measure from three hundred to three hundred and fifty feet.

"The streets here, like ours, are mostly at right angles. The celebrated Broadway is not so broad as Melbourne streets, but is of great length. The buildings go up four or five stories, on walls only fourteen inches thick. They are, however, very handsome, many of the fronts being all of white marble. We stayed at an hotel where fourteen hundred people can be accommodated. We went by boat up the magnificent river Hudson, one hundred and fifty miles, then by rail to Niagara. We stood upon the Table Rock,* dressed like Esquimaux, and went under the great Horse-Shoe Fall, not nearly such a difficult or heroic undertaking as some represent it. We crossed to the opposite side in a little boat, which every

* Now no more.

moment seemed as if it must be overturned, yet was perfectly safe. We thought the rapids, as seen from Prospect Tower, quite as wonderful as the great Fall itself. All the arrangements for travelling are more perfect, methodical, and safe in America than in any other country. I paid twenty-five shillings each for travelling the three hundred and fifty miles by rail, and only six and sixpence each for going up the Hudson by steamer. But they are beginning to find out that they run a much lower rate than will pay. We saw Lakes Erie and Ontario. I give you but a skeleton report, but hope to clothe the skeleton on my return. I shall not be so prosy as to give you full descriptions of the places we have seen, thinking these things better said than sung.

"We intended to proceed to Montreal, but, as the lake steamer would not face a strong wind that was blowing, after three days' waiting, we got tired, and returned to New York. We went to Buffalo and to Rochester to see the Gennessee Falls. They are very grand, but, passing through the town, have not the charm of the clear, pure waters of Niagara. We spent Sunday at Rochester, attended the Methodist chapel, and were shocked by the irregular behaviour of the congregation, who were talking loudly until the service commenced.

"We found that, splendid as were the interior arrangements of the boat on Lake Ontario, she was in very bad condition; so declined to commit our persons to her. We afterwards heard that she was lost that very day, and twenty persons drowned.

"I hope to discuss with you the Yankee mode of living, their churches, and preachers; but you must

neither expect a sound judgment nor a correct description, as I am only a flying traveller. With the country I am delighted, and do not wonder at the progress of the people; but the prodigal gifts of nature make the people prodigal in their expenditure. What a wonderfully happy nation they might be, if they did not live so fast! What misery they are now passing through! and the sufferings of the unemployed during the coming winter, no one can contemplate without deep commiseration. The present agony must surely teach them a valuable lesson; and I have little doubt that their heavy losses will deter English capitalists from again trusting to anything so rotten as Yankee railroads."

Mr. Powell was characteristically interested in, and impressed by the immense American Wesleyan "Book Concerns;" and spent a considerable part of his time in visiting them. He had purposed spending a much longer period in America, but the panic compelled him to change his plans. The house on which he had letters of credit failed; the apprehension of a commercial crisis in England, and the setting-in of the wet weather, induced his speedy return. He was in Wall Street on the day of the great rush upon the banks, and "saw money handed out of the doors and windows to the alarmed and excited crowds. The great stores were selling off, and elegantly-dressed ladies were seen in Broadway, hauling great packages of goods, purchased at immensely reduced prices."

Mr. and Mrs. Powell afterwards visited Philadelphia, and left America on the 28th; reaching Liverpool on the 9th of November. Mr. Powell spent the winter busily in London; where, in February, 1858, a son was born to

him. Unfavourable news of the state of trade in Victoria reached England by the February mail; but owing to the judicious mode in which his business was conducted, "amid extensive failures," he "lost no more than £30 altogether;" and, taking everything into consideration, the profit was not only unexpected but unexampled.

In April, 1858, Mr. and Mrs. Powell commenced their return journey; spending two or three weeks in Paris, and a few days at Lyons, where their only British-born babe died of cholera; and a fortnight in Egypt, where they nearly lost their sole surviving child. From Galle to Melbourne the voyage was protracted and uncomfortable. They were several weeks without fresh meat, and the machinery was incessantly breaking down; "the Peninsular and Oriental Company not having then the monopoly of the route." He resolved, should he ever visit England again, not to return by the Overland Route. "It is a great risk to bring children that way."

On reaching Melbourne, a fortnight overdue, Mr. Powell found his business "quite snug," and at once gave its managers very substantial proof of his grateful appreciation of their services.

He was "received with overflowing cordiality," and two days after his arrival received a requisition to stand for the Upper House; but thought he could make a better investment of his time, until fitted by a regular course of study for such responsible duties. He was astonished at the progress which Melbourne had made during his absence; not only had it increased in size, but also in beauty and convenience; whilst "in the suburbs, or small municipalities, the opening of new roads had quite

changed the character of the scenery." Four new railways had been commenced.

Mr. Powell took a house, overlooking the bay, three miles from town, but only eight minutes by rail. He at once recommenced his activities in the Church, and accepted "the post of organist in the Wesleyan Church at St. Kilda, and the superintendency of the Sunday-school." He at once prepared a definite plan for continuous self-education.

He writes in his diary, September 15th, 1858:—"I have now, what I never before possessed,—a large library and a room for reading and study. Next month I take into partnership the two young men who managed my business so faithfully during my absence. I only work at the business now from ten to one o'clock, but the rest of my time is completely occupied by Church matters, attending Committees, and by reading, &c.; in fact, I have no disposition to waste time." In less than a month, he reduced his attendance on business to two hours daily. Mr. Symons testifies that, at this period, "Mr. Powell gave up the greater portion of his time to the general weal, for which he laboured incessantly and most usefully." In order that he might be at liberty for the service of the Church, he kept himself as free as possible not only from political, but also from commercial engagements extraneous to his own business, declining even to be a director of the National Bank. He, however, felt bound to perform the duties of citizenship, by serving as a city councillor. He also laboured hard in the humblest departments of Christian charity. His diary contains entries like the following:—

"February 27th, 1859.—Hearing of Mr. ——'s continued illness, I went over and stayed with him through the night."

The following was his plan of study at this period:—

"Monday.—Mathematics, English history, music."

"Tuesday. Morning.—Grammar. Afternoon.—Music and 'M'Culloch's Dictionary.'"

"Wednesday.—Mathematics, English history, music."

"Thursday.—Grammar, English history, music."

"Friday.—Mathematics, English history, music."

"Saturday. Set apart for preparing the 'Address to the Sunday-school children.'"

Thus he laboured with conscientious steadiness to fit himself for the position in which providence had placed him, and

> "Followed thus the ever-running year
> With profitable labour."

He, notwithstanding, found that the exigent claims of the Church and the secular community so consumed his time and strength as to baffle to a great extent his best laid plans of personal cultivation. Besides this, the insidious disease, which a few years afterwards brought him to the grave in the high summer-tide of life, was beginning to check his energies; and, since the truth must be told, his generosity had surrounded him with so many claimants on his pecuniary resources, who practically assumed that his beneficence gave them a vested interest in his property, —a prescriptive right to fall back on him, whenever and from whatever cause, or for whatever purpose, they thought a little ready money might be of service to them, *that like some* stately tropical forest-tree, he was in dan-

ger of being dragged down by parasitical vegetation. He therefore resolved, early in 1860, to spend three years in England, to give his constitution a chance of recovery, and his mind the enrichment and enlargement which he believed that the responsibilities of his position required.

On the day of his embarkation, a number of gentlemen of Melbourne and its vicinity entertained him at a valedictory *déjeûner*, and presented him with an Address, expressive of their high sense of his worth. The Hon. A. Fraser presided. The following paragraph appeared in the Melbourne "Wesleyan Chronicle," March, 1860:—

"Mr. Powell's departure from the colony is justly felt to be for many reasons a Connexional loss. He has been associated with all our public movements, and by his princely liberality and sagacious counsels greatly contributed to their success. We are glad to learn, however, that Mr. Powell purposes to return after the lapse of two or three years."

He again varied his route, coming by way of the Mauritius, where he had a two days' drive into the interior of the island, seeing all that is most remarkable. He was much struck by the beauty of the scenery and the vegetation, the goodness of the roads, the plenteousness of the markets, and the brilliant colours of the fish—"vivid blue, scarlet, green," &c.

On arriving in London, Mr. Powell at once vigorously recommenced his course of study. His diary records his humble painstaking labours. He set apart six hours daily to this duty, and corresponded with Dr. Beard on the suggestions given in his work on Self-culture. In the autumn he visited Dr. Guthrie's Ragged School in

Edinburgh, and took the opportunity of seeing the Scotch and English lakes.

He closed the year 1860 and began 1861 in what can scarcely be called a *mood* of humble and all-consecrating gratitude, since it was but the intensifying by reflection of his habitual state of heart. His entry for Christmas Day runs thus:—"I was never more affected on any former Christmas than I am on this by the innumerable benefits bestowed upon me by my great Redeemer. My heart glows with gratitude. May the flame be never quenched!" That for the last day of the year was as follows:—"Spent the evening alone, acknowledging the mercies of God during the past year, and deploring my deficiencies as a Christian."

On the first day of January, 1861, he entered into partnership with Mr. Henry Reed, an Australian merchant, by whose earnest and pointed discourses as a lay-preacher in Tasmania he had been so much benefited more than twenty years before, when he was a young clerk in Tasmania. The offices were at 6, Broad Street Buildings, since taken down to make way for the Broad Street Terminus. Although he undertook the entire management of the business, Mr. Reed having just lost his partner, Mr. Hawley, and being himself advanced in life, Mr. Powell had no doubt that he "should be able to conduct it with facility," as it was based upon the self-same principles which he had years before adopted, and to which he was resolved to adhere, principles which, by regularity and moderation, saved a world of trouble and anxiety, and enabled him to carry on immense transactions with ease, comfort, and security.

He wrote to the Rev. Daniel J. Draper, detailing the reasons which induced him to protract his stay in England for so long a period as seven years, the term to which his partnership extended, and expressing an earnest hope that he might be yet spared to spend several years in Victoria, giving a sketch of the state of Methodism in London, and inquiring how he might best help the Church in Australia.

Thus the ambition of his boyhood was realized, and that by the most direct and honourable means, in fact, by God's blessing on the observance of God's own laws. He was now a London merchant, his office being within a few minutes' walk of that which his father had left more than forty years before.

In the summer of that year he had an enfeebling attack of scarlatina; recovering from which, he felt it necessary to take a month's tour in France, Switzerland, and Germany, attending the meeting of the Evangelical Alliance at Geneva, and returning by the Rhine "in the same boat with the King of Prussia." He embarked for England at Rotterdam, and reached home, feeling "fit for another twelvemonth's wear and tear."

His record for January the 1st, 1862, is as follows:— "Began the new year in Bayswater Chapel with joy. Reviewing the past year, I felt that I had every reason to thank God, and take courage. I dedicate myself to Thy service, O God! body, soul, and spirit. May the time past suffice wherein I have transgressed Thy law! May loving gratitude urge me onward to every good work! May I redeem the time; cast off 'the works of darkness,' and put on the whole armour of light!" In accordance

with this renewed dedication to the service of God, he consented to undertake the Superintendency of the Wesleyan Sunday-school, Denbigh Road, Bayswater.

He took full advantage of the Great Exhibition of 1862, as an extraordinary opportunity of acquiring information in the most interesting and effective manner. For this he had special facilities, as he resided at Kensington, within easy reach of the great Palace of Industry and Art. On the 25th of October, he writes to a friend in Melbourne :—"I have been to take a last fond look, a melancholy farewell of the most beautiful and varied collection the world has ever seen. I must not indulge in descriptions, though I could write a volume of 'Personal Experiences in the Exhibition,' but inexorable business commands me to proceed to ordinary topics."

The record for January the 1st, 1863, is as follows :—"Spent the last minutes of 1862 and the first of 1863 in communion with the God in whose hand my breath is and whose are all my ways."

On the 22nd of December, 1863, he notified to his young partners in Melbourne an important change in his business relations in England :—"Mr. Reed has proposed to retire from the business, and make it over entirely to me. After due reflection and consultation with my friend Mr. William M'Arthur,* I have agreed, and the dissolution of partnership will take place at the end of this month."

The entry in his diary on January 1st, 1864, is, "May the God of all grace be honoured by the new firm in all our transactions, His will done and His blessing secured!"

* Now M.P. for Lambeth.

CHAPTER XIII.

BUSINESS CHARACTERISTICS:

SINGLENESS OF PURPOSE, AND REGARD TO THE WILL OF GOD.

"His religion was a living root. His standard of duty was supernatural. It was not founded on any intuitive ideas of right and wrong; nor was it fashioned upon any outward expediences of time and place; but it was formed entirely on what he held to be the revelation of the will of God in the written Word, and throughout all his life his faith led him to act up to the very letter of it."—DR. BENCE JONES'S *Life of Faraday.*

"Stern Daughter of the Voice of God."
WORDSWORTH'S *Ode to Duty.*

WE have now reached that period in Mr. Powell's life in which it may be convenient to pause, and ascertain his business principles. Happily we have ample data for a correct and complete estimate. He was now conducting a large business in London, and, at the same time, directing other large businesses in Australia. All his letters were written in duplicate, and not on scattered sheets, but in prepared "Writing Copying Books." His entire business correspondence for the last ten years of his life is now in my possession. I have read it through again and again with keen enjoyment, and studied it with much moral and religious profit. The first, second, third, and last point which strikes one is—conscientiousness, simple regard for the will of God. He

had, as already stated, carefully studied the principles of legitimate success in trade. He had also habituated himself to a heroic spiritual training, by means of which he kept in check the trading spirit, and maintained an internal isolation—the life and peace of spiritual-mindedness in the midst of brisk and arduous commerce.

Upon his conversion, he set before himself a clear and definite life-purpose. That purpose was not bounded by the present world—it was not even based upon the present world. He began his new life in this world with the strong conviction and vivid realization of the life to come. Under the impression of a near view of eternity, calmly calculating the probabilities of the shortness of his own earthly existence, he deliberately laid his plans for a very long life—a life which death should not terminate, or even interrupt. He profoundly believed "in the life everlasting." Christ was "made to" him "wisdom," first, in those matters in which the keenest and the shrewdest are the most overseen. He saw that the life which now is derives all its value and significance from that which is to come. Hence the sensitive and solicitous introspection, that self-scrutiny and self-severity which marked the delicate and over-worked young clerk. Doubtless, that severity was sometimes mistaken, and even morbid, but under its keen husbandry a true and noble character was shooting up. Sincerity was the root, consistency the stem, and benevolence the flower. Hence Mr. Powell's business-life was not a something apart, or even distinct, from his spiritual life. Business was part of his religion, whilst religion was the whole of his business. His character was all of a piece—"woven

from the top throughout." His exceptional success in business was not the great lesson of his life. He would have been as good and as exemplary a man if he had not succeeded, and yet his success was the natural sequence of his principles, qualities, and habits. Prosperity in his case was a providential award to a trustworthy servant, according to the principle, "To him that hath shall be given, and he shall have abundance." Affluence was added unto him, as he was intently seeking "the kingdom of God and His righteousness." Though evidently born for business, and feeling in it the keen enjoyment and exhilaration of conscious power exercising itself in its native element—being in this sense *fervent in spirit*, whilst *not slothful in business*—he yet never allowed business to become with him a ruling passion. It was never—what with him *giving* always was—a dominant propensity, requiring to be kept in check. It was throughout a secondary and subordinate consideration. The charm of business to him was not the excitement of acquisition or the pride of possession, nor does he seem ever to have developed that genius for commerce which triumphs in driving a hard bargain, and exults in outwitting and outwilling all with whom trade brings one into contact. Business was to him simply a department of duty; success meant enlarged facilities for spiritual and mental cultivation, the means of helping the needy and deserving, and contributing to the material resources of the kingdom of God; and the speedier attainment of such an income as would justify his retiring from business, making way for younger men, and devoting himself to the humble offices of Christian philanthropy.

It is impossible to understand and correlate the business qualities of Mr. Powell without noting how they all grew out of this root—all radiated from this centre, *regard to the will of God and the interests of the eternal future.* It could not be justly said of him, "Mr. Powell is a very religious man, and very free with his money, *but* he certainly has a great talent for stealing a march upon you and beating you down in price, and he makes good use of it." All through life, he was not so much an auctioneer's clerk, or a warehouseman, or a commission agent, or a merchant, as a *doer of the Word.* Hence that conscientiousness and consistency, that *keeping*—to use an artist's phrase—and that roundness of character which impressed all who had the opportunity of watching him. Hence his character was as clear, translucent, and homogeneous as the object glass of a great telescope; and for the same reason—it had been fused again and again in the white heat of affliction. He might well say with David, "Thy loving correction hath made me great." (Psalm xviii., Prayer Book version.) There was no incongruity, no distinction between his saintly and his secular life. His moral excellencies so shaded off into each other that it was impossible to trace the boundary-line between shrewdness and generosity, or to say where benevolence ended and cautiousness began. His estimable qualities did not seem to inhere in separate organs, but to be universally interfused. A keen observer of character remarked to the writer:—"Mr. Powell seemed to me a rare exception to the general rule, 'The children of this world are in their generation wiser than the children of light;' for he brought into his

religion all the acuteness, energy, and system which distinguished him as a man of business." An eminent Congregationalist Minister, the Rev. Henry Allon, one of the editors of the "British Quarterly," gives the following testimony :—

"In the whole of my acquaintance I know no one who impressed me with more perfect esteem for the reality, simplicity, and naturalness of his piety. He walked with God, in the common ways of life, and with the natural gait of men; and made devout service of God not a separate thing of life, but life itself. We hardly suspect how quickly quiet goodness like his comes upon us until we are called upon to estimate what we have lost."

Yes, his spiritual-mindedness sat naturally upon him. He never attempted a compromise between the interests of this world and the next. No one could detect in him two interchangeable characters—a man of business, and a religious man. The whole mass of his secular dealings and duties was leavened by the spirit of his Christianity. He had not one class of feelings and one economy of action for the Sabbath, and another for the six days. His Sabbath was the first day of the week, and not the last. It did not just wipe off the shortcomings of the six days, but gave to them its own celestial tone, and imbued them with its sacred influence. He never accommodated himself to the conventional code of worldly morality, but witnessed against it by his whole spirit and conduct.

His business letters to his friends, with reference to the choice of *employés* or partners, and his lectures to young men, overflow with the conviction that Christian character is the only *sure* ground of trustworthiness in

business, and that sound conversion to God is the only true basis of Christian character. To the Young Men's Mutual Improvement Society, Denbigh Road, Bayswater, he says: "All your labour will be in vain, unless you have first sought 'the kingdom of God and His righteousness.' Your first care must ever be to keep your hearts in a right relation to God. Having this peace, through Jesus Christ, you may then safely pray, 'Lord, increase my abilities.'"

Again, in his lecture on "Development," he reminds them, "Spiritual development must be first. Many excellencies you may acquire, by sheer industry, because you already possess their germ. But the power which is to change your heart comes not by nature. It must be obtained from God. Rejecting every other mode by which men seek it, throw yourself helpless before God, and ask, ask, never cease to ask, until He gives you His Holy Spirit. You will then stand in the relation to God of a loving child to a loving Father; and henceforth grow in grace, and in the knowledge of your Lord and Saviour."

To a friend in Australia, asking him to send out a managing clerk, he writes:—"Religious principle is the only principle really to be relied on; although, as we know, Church membership is not an unfailing guarantee for its possession." To a young man whose temporal interests he was endeavouring to advance, he thus writes:—

"I know not what views or feelings you entertain on the subject of religion. Let me say, it is the first requisite. It is the ground-work of all good conduct and duty.

Without it you will fail in everything. With it you can conquer every difficulty. It will sustain you in every trial, sweeten all your toil, fill your heart with peace and joy. Without it the soul dies for want of food. It is a *power* which gives victory—the most glorious victory—over one's own passions, over sin of every kind. You *cannot* do without it. I do not wish to weary you on this topic, but if you *feel* an interest in the subject, I shall be glad to ask one of the many excellent Christian Ministers I know in Victoria to invite you occasionally to his house, that by inquiry and conversation you may thoroughly inform yourself on this great subject. I should be glad indeed to see you nobly struggling, and eventually raising yourself to your right position."

His religion was as genial, cheerful and indulgent as it was strict and earnest. This appears from the whole tone of his letters. In reply to a facetious epistle from a young correspondent, he says:—"I am glad to see that you have not forgotten 'the little busy bee' of Dr. Watts. Even the pious Doctor was not so straight-laced as yourself. I am sure *he* would not have restrained the industrious insect from working on Sundays. Well, let all your fun and merriment be as harmless as this.—I am sorry that —— is so great a fidget. I think the right way is to give business our attention, to work at it with manly energy, to do all honestly, and in the fear of God, but resolutely to avoid corroding care, and the perpetual scheming how to make a shilling out of ninepence; to cheerfully ask God's blessing on one's business, shunning everything on which His blessing cannot be confidently asked; and, withal, to let our business influence be for

the good of others. As regards your 'old horse Theology,' I shall not quarrel with you. There is an infinite variety in the human mind. We cannot all think alike, even as to the teaching of the New Testament. Still, there are certain matters on which our Saviour *insists*, as essential qualifications for His kingdom. What about that total change of mind, represented under the name of the *new birth*—the 'being renewed in the spirit of' our 'minds' and other kindred expressions? which assuredly imply something, and that so marked that no one can be long in doubt as to whether such a change has ever passed upon him or not. No, there *is* a *higher* and *inner* life, which it is your privilege to enjoy, which you can only secure by making a complete surrender of yourself to Christ, and receiving His Spirit to work within you. The subject is too great to discuss in a few lines, but I recommend to your attention a little book, which I send you by post, written by one of the most earnest preachers of the time, an Episcopalian layman."*

His views on the non-essentials of religion were in accordance with the following quaint paraphrase of

ROMANS XIV. 6.

Some Christians to the Lord regard a day,
  And others to the Lord regard it not:
Now, though these seem to choose a different way,
  Yet both at last to the same point are brought.

He that regards the day will reason thus:
  This glorious day, our Saviour and our King
Performed some mighty act of love for us;
  Observe the *time* in memory of the *thing*.

* The correspondent was himself a Churchman.

Thus he to Jesus points his kind intent,
And offers prayers and praises in His name :
As to the Lord alone his love is meant,
The Lord accepts it, and who dares to blame?

For though the outward shell be not the meat,
'Tis not rejected when the meat's within ;
Though superstition is a vain conceit,
Commemoration, surely, is no sin.

He also that to days pays no regard,
The shadow only for the substance quits,
Towards the Saviour's presence presses hard,
And outward things through eagerness omits.

For warmly to himself he thus reflects :
My Lord alone I count my chiefest good,
All empty forms my craving soul rejects,
And seeks the solid riches of His blood.

All days and times I place my sole delight
In Him, the only object of my care ;
External shows for His dear sake I slight,
Lest aught with Jesus my respect should share.

Let not the observer therefore entertain
Against his brother any secret grudge,
Nor let the non-observer call him vain,
But use his freedom, and forbear to judge.

Thus both may bring their motives to the test,
Our condescending Lord will both approve ;
Let each pursue the way he thinks the best ;
He cannot walk amiss that walks in love.

To a young friend who had been unsuccessful :—

" Nothing is lost whilst honour and virtue are retained. I believe you will pay to the uttermost farthing. If it leave you penniless, you have wife and children, good health and the prime of life. You are living in a young and energetic country, where men who go down can by good conduct, readily rise again. Wife and children

are worth every struggle that can be made for them. Besides, there is a God who cares for you, though you may not have thought enough of Him. He may, in mercy, have placed you in this extremity, to drive you to seek His aid, and to give Him your heart, and to learn that religion is not a round of ceremonies, but life, comfort, and love—'*the love of God* shed abroad' in your heart by the Holy Ghost. You have not besought God in the only *practical* way,—*by Christ.* In your distress, try the plan that has never failed me in my affliction, distress, and *poverty.* Cry unto God, and say you will not rest until He accepts you for the sake of your Saviour. You *must* have the Holy Spirit to make you a new creature, or you will perish. Beg and entreat of Him that He will give you faith,—power to trust Him wholly. If you act thus God will accept you as His son, and you will be able really to call Him *Father.* You will gain peace, will find that you have only just begun to live. There is no difficulty in persuading God to be reconciled to you. *He* is already 'reconciled by the death' of your Redeemer. The only reconciliation now wanting is on your part; and if once you with a broken heart tell Him you are willing to be His for time and eternity, you will find by the hitherto unknown peace and joy springing in your heart, that you have become a child of God. I have talked thus on religion, and given you a few directions that have never been known to fail, because there is no other comfort or ease for a distressed mind. God requires heart-service; and real temporal good, and, of course, all spiritual good, depends upon our hearts being in a right relation to God. There is

no other foundation on which to build true and abiding honour, virtue, truth, and love. Make the Scriptures your constant study. Establish family prayer in your house, if you have it not. Conduct the prayers yourself, extempore. You will soon find yourself in a right relation to God, and obtain all the comfort from the promises which sustain every true Christian in the time of calamity. Think you that the eternal God, whose name is Love, who feeds the young ravens, who gave His adorable Son for you, regards you, your wife, and your little ones with unconcern? No! He may, in love, by this unfavourable turn in your affairs, be drawing you to seek Him, so that your whole future life may be gladness. 'Seek *first* the kingdom of God and His righteousness.' You have, heretofore, begun at the wrong end; and, of course, failed. Seize hold of the precious opportunity now afforded by your afflictions, and henceforth let secular things be engaged in, in view of your new relation to God as His child. I am satisfied that sound piety will give you the steadiness, peace, and contentment, so essential for guiding temporal matters with discretion, besides the indescribable comfort of knowing that the God of all power and love has a *direct* interest in all your affairs, and will guide you with His eye. Pray earnestly for direction as to what step to take; the best path then will soon appear." Then follow *suggestions* as to the wisest course. "Do not go among a small community. If you want to do business, get to one of the centres of population. Do not trouble about my account. Pay me only when you can afford it; and should you get into extremity use the enclosed £100

draft. Do without it if you can, as I have plenty to do.

"Until a man recognises God as his Father, and is reconciled to Him, all will go wrong with him, and worse, every day he lives. The first duty is to be reconciled to God."

There is, then, no incongruity between business and devotion. Daniel, recording his sublime intercessions and subsequent revelations, simply adds, "Then I arose, and went about the King's *business*." And Christianity gives to commerce its own special consecration. The Forerunner, when asked by the tax-farmers, "What shall we do?" quietly replies, "Exact no more than is appointed you." To the commercial Corinthians, St. Paul writes: "Let every man abide in the same calling wherein he was called." And again, "Brethren, let every man, wherein he is called, therein abide with God."

CHAPTER XIV.

THE COMMERCIAL ETHICS OF CHRISTIANITY.

"Lord, who shall call Thy house his home,
Co-inmate of eternal Love!
Nor from Thy holy mountain roam,
Thy church below, Thy heaven above?

"The simple soul that walks erect
In the plain pathway of the just,
Whose breath no lurking lies infect,
Whose tongue no calumnies encrust.

"Who holds his neighbour's wealth and name
All dear and sacred as his own,
Nor glories in a brother's shame,
Nor heeds detraction's undertone.

"Who yields no homage to the vile,
But honours the devoutly wise,
Who will not make a gain of guile,
Or misery his merchandise.

"Who swearing to his hurt or good,
Will not from heaven his oath recall;
Nor batten upon guiltless blood:
Who walketh thus shall never fall."

Psalm xv., *MS. Version of the Psalter.*

NO one who knew thoroughly the subject of this Memoir, on comparing him with the divinely-drawn portraiture of "an Israelite indeed," in his social and commercial relations given in Psalm xv., would hesitate to say, *that is a true likeness of Walter*

Powell. We have seen that his social and commercial virtues grew out of his duteous regard to the will of God, that his civic character was the natural product of his religious convictions, and that his convictions were derived from his creed, that creed not being a lifeless tradition, but a substantial verity which he was "persuaded of and embraced." His creed again, though initially derived, of course, from the religious teaching under which he was providentially brought at the turning point of his spiritual history, was carefully compared with and checked by Divine revelation. He was a spiritually-minded man of business, who did *abide* in God's *tabernacle;* cultivating daily communion with God, and finding the home of his heart in the realized presence of the Invisible. He possessed, in a high degree, the cardinal virtues of Christian commercial ethics,—integrity, industry, benevolence, truthfulness; but all these divinely human attributes, which should, like God's glory, fill both heaven and earth, had their root in *holiness.* And *holiness* is harmony with the sympathies and antipathies of God. Hence, Mr. Powell could never be charged with that selfish absorption in his own spiritual solace and security which Coleridge smartly calls, "other-worldliness;" nor with that infirm sentimentality of benevolence which the same acute writer terms, "not goodness, but goodyness."

But in order to ascertain whether or not Mr. Powell did come up to the scriptural standard of commercial morality, we must have a clear conception as to what that standard is; and to the attainment of this, the first step is to inquire, What is the Divine idea of commerce?

The first impression which Scripture gives us of trade is its sacredness and nobility. Certain not uncommon modes of expression, and still less uncommon modes of action, obviously imply that trade is a department of human activity to which the strict standard of right, honour, and humanity, is not quite applicable. Many people evidently entertain the like views with regard to business, which certain ancient heretics held with reference to the body, and which Romanism teaches as to marriage,—that some degree of moral evil is inseparable from it. They assume that the universal law, "Whatsoever ye would that men should do unto you, do ye even so to them," must necessarily receive some modification so soon as it enters the domain of commerce; that, even as in war trickery and harm-doing under some such euphuisms as "strategy" and "glorious victory," are not only allowable but inevitable, being included in the very idea of war; so, in like manner, trickery and harm-doing under some such names as "splendid bargain" and "high per-centage," are not only admissible, but enter into the very notion of *trade*, and form an element in it which it is impossible wholly to eliminate. "It is all in the way of business," is a formula which seems to quiet the consciences of some religious men as readily as the laws of war suppress the remorse of a soldier. But business is not like war, an abnormal state of society, which the triumph of Christian principles would render impossible, but a permanent condition established by the all-wise benevolence of the Creator Himself. Yet it may well be doubted whether there be not more of honesty, generosity, and unselfishness in

war than in trade! The moral of the Laureate's poem, "Maud," is—that the continuous commercial war at home is a meaner and certainly not a less immoral thing than the Crimean war abroad. The German soldier sings:—

> "Sleep sweetly e'en in yonder camp,
> Although ye be our foes;
> We have no *private* cause for hate,
> Our blows are *honest* blows."

Would that every Christian trader could *assure* his *heart before God* to this extent!

It has been customary so far to associate even war with religious principles as to assign to the great Governor of the world the title, the God of Battles. Is He not the God of Business also? That He regards Himself as such is strikingly apparent from Holy Writ. In His view, undeviating equity belongs quite as much to a shop-keeper as to a Judge; the bazaar should be as truly the sanctuary of justice as is the Court of Chancery. "Ye shall do no unrighteousness in judgment; in meteyard, in weight, or in measure." "Just balances, just weights, a just ephah, and a just hin shall ye have: I am the Lord your God." "Thou shalt not have in thy bag divers weights, a great and a small. Thou shalt have a perfect and just weight, a perfect and just measure shalt thou have." "A just weight and balance are the Lord's. All the weights of the bag are His work." There is, then, a God-given and a God-guarded sanctity about the simplest transactions and appliances of trade. Neglect of precise equality in business matters is a forbidden and a hateful thing;

scrupulous regard to equality alike in the smallest and the largest transactions of trade is the object of an approval in the heart of God, for which complacency is altogether too weak a word. "A false balance is *abomination* to the Lord, but a just weight is His *delight*." Scripture represents all beating down in bargaining, which has its counterpart in subsequent boasting, all such chaffering as is followed by chuckling either to others or oneself, all depreciation of a commodity with a view to get it at a remarkably low figure, as one of the grossest manifestations of human depravity. "It is naught, it is naught, saith the buyer: but when he is gone his way, then he boasteth."

And assuredly Christianity does not abrogate these principles of mercantile fairness and honour; on the contrary, it invests them with a special sanctity. Thus, to the acquisitive Asiatics, St. Paul commends the three cardinal virtues of commerce,—honesty, serviceable industry, and generosity. "Let him' that stole steal no more, but rather let him labour, working with his hands the thing that is good, that he may have to give to him that needeth." Absolute veracity, candour, and fair dealing are the family features of the children of light. The testing shibboleth of a spiritually-minded man is that he cannot "frame to pronounce" a falsehood, be it only the divergence of a letter from the strictest truth. And the foundation virtue of trade is truth. In the subject of this memoir that virtue was conspicuous. He would not stoop to deception, or allow any of his *employés* to practise it. He would never permit, for example, goods of German manufacture to be stamped

as if made in England, or let a bronzed figure be mistaken for real bronze. No man, with any pretensions to honesty, can practise on his customers, or allow, much less expect, any of his *employés* to practise, a degree of deception which if attempted on himself by the self-same *employé* would bring down upon the culprit a storm of virtuous (!) indignation, and if repeated would entail his dismissal. The rigid insistence upon truth, and the high-toned intolerance of prevarication, evasion, or mystifying circumlocution, if attempted by a servant towards his employer, is very cheap and contemptible in the man who not only tampers with his own conscience by contriving pretty little delusions for his customers, but who compels those very servants, from whom he exacts the most scrupulous honesty, to be parties to his fraud. What will the Great Master say to him who dismisses one "hand" for unsuccessfully practising deception on himself, and another "hand" for not successfully practising it on his customers? "Out of thine own mouth will I judge thee, O thou wicked servant."

The strongest and most subtle temptations to unveracity and double-dealing in business result from the fact that in a trading community commerce is necessarily competition. The inevitable alternative of competition is a far greater evil,—monopoly. Hence the Christian man of business finds himself perpetually in the presence of two great tempters to untruthfulness and unfairness, —his fellow-tradesmen or brother merchants, and the purchasing public. Every tradesman or merchant who resorts to trickery becomes a terrible tempter to all who

are in his line of business, since he changes business from an honourable service of the public into a game of cunning, at which many men may play. Now so large a number of tradesmen, merchants, and money-dealers do resort to trickery that it often requires nothing less than a heroic and martyr-like trust in God to save the Christian trader from being drawn into the demoralizing and debasing scramble. The purchasing public again form a legion of tempters to unveracity in trade and money-dealing, from their blind eagerness for cheapness, and large per-centage on investments. It is noteworthy that the Scripture takes the purchaser as its illustration of hard and unveracious bargaining: "It is naught, it is naught, saith the *buyer*: but when he is gone his way, then he boasteth." It is curious, also, to observe how people who have sympathized with a strike will start at the suggestion of a slight increase in the price of the manufactured article.

Business being necessarily competitive is an amicable race of promptitude, and of real, *not delusive*, cheapness and excellence; and an honourable trial of skill amongst firms in the same trade. Business cannot but be competitive so long as two shops are open to the same public. Two firms bringing their goods to the same market are necessarily opponents, but the contest must not be, Who shall most cleverly catch the public with an unreal show of exceptional cheapness or superiority of goods? but, Who shall best serve the public, by bringing his commodities the earliest to market, and by procuring for the public the best goods at the lowest *fairly remunerative* prices? Of course, a tradesman has as

much right to sell any article at cost price, or below it, as to make his customers a present at Christmas, so long as he does not indemnify himself at their expense by charging all the more for something else. That *artful dodge* makes the transaction a falsehood, excepting in those cases in which it deceives no one, and is done purely in self-defence. Whoever was the first to invent the trick of a leading article in trade (more correctly speaking a *mis*leading article), or the first to introduce that trick into a neighbourhood, played his own conscience as false as he played his customers and his brother-tradesmen. He practised on the over-eagerness of the public for "a good bargain," to draw them into his shop, with the illusory idea that he was selling more cheaply than his competitors; whereas he was adroitly and stealthily taking off a profit on one article to affix it on another, or to diffuse it over many. He did worse than this; he lowered the moral tone of business transactions and relations within his own range, inasmuch as he compelled his fellow-tradesmen to follow in his wake, in simple self-defence; since to ticket sugars, for example, at a higher price than that which they bear at a neighbouring shop, is to refer your customers to that shop not only for the one article (if the grateful, discerning public would confine themselves to *that*, the cheating would cure itself) but for other articles too. Thus for a temporary and comparatively trifling gain, the too knowing tradesman steals a march on his brother-tradesmen, by deceiving those whom he pretends to serve. All such trickery tends directly to debase business into a low and wretched contest of selfish

cunning and practical untruth. An honest rivalry in meeting the public wants is as noble in the competitors as it is serviceable to the community; but to resort to sly manœuvres, which treat the public as a prey to be caught by a bait, and brother tradesmen as natural enemies to be outwitted, is sadly out of keeping with a religion which sets its professors free from low-thoughted anxieties that they may be at leisure to think on whatsoever things are true, whatsoever things are honest.

Mr. Powell was never guilty of such unworthy acts. Not that he regarded "perhaps the largest hardware establishment in Australia" as a huge philanthropic institution, erected simply for the supply of the public with "the best and cheapest" agricultural and mining instruments, &c. His direct object was to acquire an honest competence, which would both entitle and enable him to retire from business as early as possible, and devote his leisure, his property, and his unspent mental and bodily energies to the service of Christ and of humanity. But, meanwhile, he felt himself to be responsible to God for fidelity to man. He held that the man of business, as well as the statesman, the poet, or the preacher, must *serve* "his own generation by the will of God."

His directions to his managers show that the rate at which goods were sold was carefully calculated upon a fixed principle of fair and permanent remuneration, "not to be deviated from by any salesman." He writes, "I have full faith in our mode of business, and am convinced that it could not be done lower and done

honestly." He had not two consciences,—a buying conscience, and a selling conscience.

In his vocabulary, saleableness was a synonym for serviceableness: *e.g.*, "I have picked out a large variety of patterns of paraffin lamps, as I am persuaded that if you push the trade, by advertising, &c., it will be large and profitable, because, Firstly, the principle of the lamp is simple, involving no trouble. Secondly, the light is brilliant, putting gas into the shade, as proved by experiment here. Thirdly, because of the wonderful cheapness both of lamps and oil, especially the latter, &c.; so I hope you will push the trade with spirit." His reliance was on the superiority of his article. "I shall keep to the —— brand only. I think by this means we shall secure a splendid iron trade."

Conscientious service of the public is the surest way even to temporal success *in the long run.* A man who possesses a large share of natural astuteness, with just the requisite degree of unscrupulousness, may, for a time, distance the simple-minded though shrewd-minded tradesman or merchant who adopts and adheres to safe and Scriptural maxims; but he who succeeds by violating the laws of general commercial prosperity, sins alike against the public and against his own soul. The laws of business are laid down by the Governor of the world with as much firmness and precision as the laws which make the universe the "Kosmos,"—the perfection of order and beauty. If the conditions of individual success were the reverse of those on which the welfare of the community depends, then the interest of the tradesman and that of the public would be opposed to each

other. But they are, in fact, coincident. The man who attains wealth—deliberately—by postponing the service of the public to his own interest, "climbeth up some other way," to an unblessed, an unenviable and precarious elevation, "the same is a thief," &c. It is true a great authority has pronounced that "the interest of the dealers in any particular branch of trade or manufacture is always *in some respects* different from, and even opposite to, that of the public. To narrow the competition is always the interest of the dealers; but can serve only to enable the dealers, by raising their profits above what they naturally would be, to levy for their own benefit an absurd tax upon the rest of their fellow-citizens. The proposal of any new law or regulation of commerce which comes from this order, ought always to be listened to with great precaution, and ought never to be adopted till after having been long and carefully examined, not only with the most scrupulous, but with the most suspicious, attention. It comes from an order of men whose interest is never exactly the same with that of the public, who have generally an interest to deceive, and even to oppress, the public, and who accordingly have, upon many occasions, both deceived and oppressed it." *

This is a very wise and just caution to patriotic statesmen against legislation, at the instance and in the interest of a covetous class; but the words I have italicised form a very necessary modification of the statement on which the caveat is based. "*In some respects.*" Yes, certainly, but not in *all*, or in the most important

* Adam Smith's "Wealth of Nations," book i., chap. ii.

respects. A forceful or fraudful raising of the profits of some particular branch of trade "above what they naturally would be" will unquestionably give a seeming and even a substantial *temporary* advantage to the successful conspirators; (and it is the seeming and immediate advantage which has such an irresistible fascination for cunning selfishness;) but that advantage, if not delusive, must necessarily be of short duration, inasmuch as whatever *unnaturally* lessens competition, unnaturally heightens the price of commodities, and therefore unnaturally reduces the number of customers, and unnaturally limits the sale of articles. There is nothing in the deplorable fact to which Adam Smith calls the attention of legislators to contravene the principle I have advanced, that, in the main, and in the long run, the most accruing investment of business talent is to concentrate one's ability on the service of the public. This I am persuaded could be shown in detail, but such a treatise in the middle of a biography were egregiously out of place.

But it must not be forgotten that Mr. Powell's minute and sensitive commercial integrity was the outflow of his spiritual-mindedness. A sentence with which he concludes a letter to his managers in Australia is strikingly expressive of that principle of fidelity to the interests and objects of an absent master, on which he himself strove to act towards his unseen Lord, in matters not literally defined in the written word. "As many things will arise which I cannot possibly advise upon at this distance, in all such cases act as you believe I should act were I *present*. Whatever the consequence, I shall be satisfied."

This sensitive integrity Mr. Powell earnestly impressed upon his friends and co-religionists. In his letters one meets with such sentences as this :—"It is not just to settle property on your wife, children, or others, when your capital is barely sufficient to maintain your credit."

All this, it may be said, *is very well. Truthfulness, integrity, and fairness are very fine qualities, no doubt; but the merchant or shopkeeper who relies for success wholly on these virtues, backed by industry, prudence, caution, and frugality, is not likely to have much to give away.* Certainly not, unless some rich uncle should die and leave him a large fortune. Other qualities must be bracketed with these, of which they form the necessary counterpart. Thus conscientiousness must be coupled with shrewdness; fairness linked to wariness, frugality to generosity, and cautiousness to energy. And it is the rare combination of these qualities which makes Mr. Powell's character so well worth study. Let us now look at the obverse of the medal. Let us note what may be called the supplemental virtues of business,—shrewdness, astuteness, firmness, energy, and push.

CHAPTER XV.

BUSINESS CHARACTERISTICS:

CONSCIENTIOUS SHREWDNESS, ASTUTENESS, FIRMNESS, ENERGY, AND PUSH.

"Be ye wise as serpents and harmless as doves."

"That thou mayst injure no man dove-like be,
And serpent-like that none may injure thee."

MR. POWELL evidently possessed in a high degree the shrewdness, pertinacity, promptitude, sagacity, and caution, which constitute business talent, but this endowment was always under the control of conscientiousness. The blended admonition and direction given by our Lord to His disciples as to the spiritual instincts which it behoved them to manifest in their intercourse with worldly men applies, in full force, to business transactions and relations. The harmlessness of the dove is so obvious a requirement in a Christian, that the Master in His instructions places in the forefront the wisdom of the serpent. And the higher the development of this serpent-wisdom in worldly men of business, the more urgent the necessity that Christian men of business should have all their wits about them. One need scarcely say that it is not open to the Christian *to sin, though* it be in self-defence. There may be, and,

doubtless, have been, places, and periods, in which for a time "he that departeth from evil maketh himself a prey." Positions will be arrived at by most men of business in which the alternative is to do wrong or suffer loss. A man may have to make his election between the being the victim of fraud or a rival in fraud. In such a case, the Christian tradesman's course is clear; he will rather suffer wrong, and "commit" himself "to Him that judgeth righteously." But there is neither good sense nor charity in loving one's neighbour better than oneself. It is not only admissible, but right, to meet effrontery by self-possession, and wiliness by wariness. When stupid, unyielding, and evermore exacting selfishness dreams that it has brilliantly outwitted plodding conscientiousness, and finds the tables turned, it is a very edifying discovery. To take advantage of a neighbour's innocent ignorance, or pitiable necessity, is a very different thing from using an unjust and unfair man's unskilful, overreaching avarice as the means of its own defeat.

In studying closely Mr. Powell's modes of conducting business, I have found that whatever might from some points of view wear the appearance of hardness or keenness resulted from the determination to secure the fair and full advantage of prompt payment and large orders. In accomplishing this both for himself and those who had entrusted him with their commissions, he certainly exhibited great acuteness and persistence. But he only laboured to secure the terms which would make continuous business transactions equally favourable to both parties. His object in his second visit to England was, as we have seen, to make such arrangements with manu-

facturers and agents as "could not be improved," and need not be disturbed. He resolutely objected to terms which placed him at disadvantage in competition. He did not hesitate to use pressure, to "put the screw on," when he perceived that such a process was necessary to bring a house to an equitable arrangement. Of course, he would not deal with a firm on conditions less favourable than those which had been readily conceded to him by some of the highest in the trade. Himself rigidly punctual and exact, he was correspondingly severe with others, keeping them up to his own mark. He would not allow parties who had inflicted on him the anxiety and annoyance resulting from the non-fulfilment of an engagement, through negligence or preference of others, to impose upon him, in addition to anxiety and annoyance, the loss entailed by the late arrival of goods to an overstocked market. He found that respectable houses, acting on the principle of *caveat emptor*, would permit him to forego certain advantages, if he seemed comparatively indifferent about them. In short, he had to make his own terms in accordance with the dictates of his conscience and judgment, and the best information as to the usages of the best houses. His principle was that, not an *equal*, but an *equable* remuneration (in proportion to promptitude of payment and extent of order) was the only *equitable* arrangement. He laid it down as a principle, "No one has a right to trade on my capital."

He writes, "I have never, I trust, made any claim which I do not conscientiously believe to be strictly honest." And he kept as sharp a look out upon the consciences of those with whom he had to deal as upon

his own. He would not allow others to take an advantage over him which his principles did not permit him to take over them. He manifested an instinctive *wide-awakeness*. He would neither overreach nor be overreached. Of course, his firmness and exactness were inconvenient, and often irritating, to persons whose business habits were not like his; and were regarded by them as unamiable and annoying qualities. When he *would* be exact, they thought him exacting. But this could not be helped. Business cannot be adjusted to the comfort of unbusiness-like people. Thus Mr. Powell writes to his manager: "—— is evidently not much in love with you, but he is a man who has to be dealt with firmly. Show lenity, if there is a fair prospect; but I am afraid his case is incurable." This firmness on his part was sometimes the commercial salvation of less resolute men. To his manager he writes again: "——'s matter must have given you much trouble, but it is a great satisfaction that it is brought to such a close. I hope he will duly acknowledge the obligation of being saved from destruction; and, as to ———, if he get extricated, he ought to be chiefly on his knees with thankfulness all the rest of his life."*

He found that he must not only master "the art and trade," but also the "mystery" of an importer of hardware. Hence, he resolved "to acquire as many secrets of the trade as would keep" him "going for many years to come." As in obtaining this information, and securing these terms, he had incurred great trouble and expense,

* If this principle were invariably acted upon, the Court of Bankruptcy would be saved much trouble.

he was wisely careful that competing houses in Australia should not gain gratuitously, and in a few minutes, the information which had cost him so much travelling by sea and land, and such a large outlay of time, strength, and money. That would be allowing others to acquire hardly-won knowledge at his expense, and to his detriment. Hence he would not let even salesmen see his invoices. In short, he was not easily overseen, and therefore not readily overreached. Few things annoyed him so much as the "scattering information obtained at great toil and cost." The knowledge thus acquired, he said, is as much "my property as anything else procured by great expenditure of thought, time, and money." It was by the sagacious use of this hardly-acquired information, and by purchasing "largely and regularly from the same houses," that he gained influence and became "master of the position." He saved over £1,600 a year by the more advantageous arrangements secured during his brief stay. His tone in negotiating terms gave the just impression that if the party applied to would not accept the proposed terms, some other party would.

He writes: "None of the salesmen ought to see the invoices. If they should, they may gratuitously hand over in an hour knowledge to our competitors which it has cost us and our allies many arduous years to attain. The art of buying well in England takes a life-time to acquire. Let, therefore, this precious knowledge be carefully guarded. Let the invoice-books be kept under lock and key."

One thing, however, is apparent in studying Mr. Powell's

business letters. He experienced a natural pleasure in the discovery that his promptitude had baffled those who, with self-complacent cleverness and twinkling fore-exultation, had come with eager purpose to forestall him *—a day after the fair!* But the exhilaration was perfectly boyish and innocent. "In malice" he was a child; "howbeit, in understanding" he was a man. In his letters to his manager, one meets with communications like this: "——— has been buzzing about ——— and ———, saying that he wants —— tons of ——. But it will take ——— and ——— four months to get it together, so I do not think you need fear a great glut of the article, and I hope we shall check-mate him." *He took good care that his competitors should not distance him by virtue of higher mental and moral qualities.* He strove to meet, or even to anticipate, the public taste, as well as the public necessities. *Quick payment and large orders entitle to favourable terms. The nimble ninepence is better than the slow shilling.* These were his maxims in dealing with manufacturers and merchants. "I hope I shall receive such splendid remittances from you" (his managers) "during the summer, that I shall be in a position to dictate rather than submit to terms." His capital, bearing an unusually large proportion to the extent of his business, enabled him to make "splendid arrangements with the best houses in the worst states of the money-market," and to "take high ground" with firms which required "keeping in check."

His mode of dealing with defaulters was a judicious combination of firmness and consideration. He never resisted the cry, "Have patience with me, and I will

pay thee all;" but he insisted on regular and regulated payments, at a ratio adjusted to the ascertained means of the debtor.

A few extracts may suffice for illustration:—

"We pay cash for our purchases every week, and give our correspondents the benefit of every penny that ready money will command. If we once began to purchase on credit, we should be on a level with other people. We should have delays in getting goods from the makers, and quotations of prices would be higher. Now we possess all the advantages a cash system can give. Manufacturers are most anxious for our orders; they know that when we ask for a quotation, they are placed in competition with several makers of the same article, all eager to supply us for cash, and that they must cut it fine to secure our order; while their anxiety to get ready money always acts as an incentive in getting goods quickly out of their hand, whilst those who buy on credit have to wait.

"I am glad you go so particularly into all apparent discrepancies, and point out where you think we have not done so well. It enables us to keep a vigilant eye upon the manufacturers, and if you are in error you are all the more satisfied when you have the explanation." Thus the misunderstandings of merchants are the renewals of confidence.—"Bear in mind that it is equally important that we should know when the goods please you; when you consider them well bought, and of the right kind, it enables us to go with confidence to the same makers. We know whom to trust. Let *me* know, also, of the arrival of each shipment, and in

what condition it turns out of the ship. It is a check upon the vessels, and gives us something to guide us during the ensuing year."

Our friend was religiously strict as to the good conduct of all his servants and *employés*. He writes to his manager:—

"I think there is no alternative but to send ——— away, and I authorize you to do so, unless he remain perfectly sober, industrious, and obedient. Because, to keep him in employment, while he continues to drink, is only to find him the means of gratifying his evil propensities, besides setting such a shocking example to all your subordinates. Our duty is plain, though painful. No hope is there for *him*, even temporally, while he remains unconverted; and the only thing likely to lead to reflection, which might thus issue, is—*suffering!*"*

He clearly saw that many a good man's prospects, family influence, and religious reputation, have been ruined by a want of firmness.

"I was exceedingly grieved to hear of ———'s failure. He is the victim of his own good nature, for a more gentle and guileless creature I believe there is not."

"I think that friendship in business should not go beyond this,—preference when your friend supplies as cheaply as another. If he will not, you must leave in self-defence, or your customers would soon leave you. To purchase well is a necessity."

"You must keep in mind the necessity of coming to a

* Mr. Powell greatly befriended this man's family, when left destitute.

plain and *written* agreement with ———'s agent as to the future of ——— warehouse. This must be effected at least twelve months before the lease expires; so that if he ask too high a rate, you can go elsewhere, and also shut up the place six months before you leave it, and thus destroy the connexion."

This matter of mercantile shrewdness and astuteness is, at the same time, so important, and so cloudily comprehended by most religious people, so many consciences are perplexed by it, and such a loose and fluctuating system of mutual condemnation and exculpation prevails on the subject amongst members of the strictest religious communities, that I must venture to detain the reader a little longer, in the hope of clearing up the question to some extent. When once it is admitted that rigid truthfulness and the fair service of the public are essential to a Christian man of business, then nearly all the crucial cases of commercial casuistry come under this heading—*Shrewdness.* The chief error alike of unintelligent conscientiousness and inconsiderate censoriousness, as to the due application of business talent in the acquisition of property, seems to me to result from the illusion that all *valuables* have a *fixed* value, or that they are worth as much in one man's hands as they are in another's. The absurdity of judging of the fairness of a bargain on this principle is obvious, inasmuch as its adoption would be fatal to all trade; there being no reason why a transfer of property should be made from the seller to the buyer other than this,—that the transferred property is worth more to the buyer *than to the* seller.

The biographer of Baron Bunsen gives as an instance of Niebuhr's scrupulous honour the following incident :—

"The extreme scrupulosity of Niebuhr, in a matter of barter and exchange, in which a very different practice is general, was evinced by his declining to purchase coins, by the rarity of which he acknowledged himself to be tempted, because (as he assured the poor proprietor) he could not afford to pay what he knew would be their actual worth. The man begged him to set his own price upon them, as he knew not what to ask ; but Niebuhr left him with a written list of the demands he would be entitled to make upon some purchaser, who should have larger funds at command than himself. The only surviving witness of this scene finds gratification in recording an anecdote, however insignificant, which does honour to the memory of Niebuhr."*

"Extreme scrupulosity" is scarcely a just characterization of this example of sensitive honesty. If there were a clear probability that before very long a purchaser would present himself, both able and willing to pay what Niebuhr regarded as the "actual worth" of the coins, then the great historian acted like an intelligent Christian; but if the "poor proprietor" were not likely, within a reasonable period, to find such purchaser, and with clear information as to what they would fetch if in the hands of an experienced and well-situated virtuoso, still preferred the immediate and certain smaller payment which Niebuhr could afford to the remote and uncertain, though larger sum, at which the connoisseur appraised them,

* "*Memoirs* of Baron Bunsen," vol. i., p. 162.

then the philosopher committed a double injustice: first, on the poor proprietor, to whom the coins were valueless, and money down a real consideration, and then on himself and the interests of numismatic science. It might readily happen that after keeping the coins for months, the poor proprietor, weary of the anxiety, and wanting the money, would let them go, for less than Niebuhr could have given, to some one to whom they were not worth half as much. It may be said, this was not Niebuhr's affair. We humbly think that this was precisely the gist of the matter. Well-informed people speak and write as if "the actual worth" of ancient coins, for example, were fixed by the eternal fitness of things, which must be always and everywhere the same; whereas it is a question of time, place, taste and means, supply and demand.

We must bear in mind the sagacious observation of Adam Smith: "The different degrees of hardship endured and of ingenuity exercised must be taken into account. *But it is not easy to find any accurate measure either of hardship or of ingenuity. It is adjusted, however, not by any accurate measure, but by the higgling and bargaining of the market; according to that rough sort of equality which, though not exact, is sufficient for carrying on the business of common life.*" The very idea of a bargain—quasi, *bar-gain*—involves the taking care that one's neighbour does not gain an undue advantage by one's own misplaced yieldingness in the presence of his obstinate greediness. Assuredly it is but a "rough sort of equality" which is generally attained, but in proportion to the prevalence of true Christianity over

that eager acquisitive selfishness which has too long claimed commerce as its own rightful domain, the roughness will disappear, and the equality will become more and more exact. A man who loves God, and therefore fears His disapprobation, can never *squeeze* or *put on the screw*, or in any way take advantage of superior skill or stronger will, excepting in the contest with unyielding selfishness.

The circumstance that any commodity rises enormously in value the moment that it comes into hands that know how to turn it to the best advantage is no hardship to the seller of that commodity, if he received a price for it which not only made it worth his while to sell, but which satisfied him at the time. If, on the other hand, the seller were driven by poverty or emergency to part with his property for what he could get, yet did not put it up to auction, but by resorting to private contract made the transaction a matter of confidential agreement between buyer and seller, and the former took advantage of the straits into which the latter had drifted to *beat* him *down* in price, then the buyer was guilty of an unchristian and inhuman act; inasmuch as he made another man's misfortune his own merchandise.

A man's skill is as really his own property as are his sinews. He is bound not to use either his sinews or his skill to the detriment of another person, but he is not bound to devote them to the enrichment of another, at his own expense. The artist who, from two-pennyworth of lead, produced a work which sold for three hundred guineas, was under no obligation either to pay more for the lead or to take less for the work of art. Two-pence

is the right price for two-pennyworth of anything; and the public, not the producer, are the judges of the value of an artist's skill. Penn's purchase of land from the Indians is justly regarded as a noble historic instance of high-toned equity; but he did not *feel moved* to calculate his payment on the value the acquired soil assumed when in possession of a civilized community, but on a generous computation of its worth to a savage, and a careful ascertaining of what would content the hunters of the forest. When both parties are clear gainers in a commercial transaction, and both well pleased at the time, the seller's eye should not be evil if he finds that the purchaser knows better how to turn the commodity to advantage than he did. A man has as clear a right to the pecuniary value of his intelligence as to that of the sweat of his brow. The *skilled labour* of the merchant may as reasonably challenge a high rate of remuneration as that of the artisan, the artist, or the professional man. All this might seem too obvious to insist upon, were it not that one has often heard questioned the strict conscientiousness of religious men who have made highly advantageous purchases in a perfectly honourable, open and straightforward manner. When a certain seaport was fixed upon by the British Government as the great *entrepôt* of the steam navigation of the empire, a resident tradesman, a friend of mine, who had saved a few thousand pounds, perceiving that the value of land in the neighbourhood of the new docks must very greatly rise, forthwith inquired of a wealthy academic corporation whether they were open to negotiation for the sale of *a tract of* marsh land lying between the railway terminus

and the docks, which was their property. He was invited to a personal interview. The following conversation took place, as related to me by the purchaser:—

College Don.—"I suppose your town is likely to be greatly benefited by the late decision of the Government?"

Tradesman.—"O, incalculably!"

College Don.—"And the value of land will be very much enhanced?"

Tradesman.—"That in the neighbourhood of the docks, of course."

College Don.—"Well, ours is not far off."

Tradesman.—"Close to—the very land on which the hotels, and shipping agents' offices, and all that, will have to be built. There is not a more valuable piece of land in the county."

The learned man smiled admiringly at the unclassical simplicity of a purchaser, who, instead of higgling and depreciating the property he was anxious to acquire, spoke more like David to Ornan, or Abraham to the sons of Heth, and, more than either, like an auctioneer making the most of the commodity he is paid to dispose of. The man of learning looked at the man of trade as a rather singular specimen of human nature, not much like any one to be met with in classic authors from Homer to Persius. A pause ensued. The scholarly physiognomy assumed a perplexed aspect, as in the presence of some grammatical solecism, or ἅπαξ λεγόμενον. The tradesman, as prompt as he was honest, resumed the conversation:—"Sir, excuse me, my time is rather valuable: you have doubtless thought and talked over this matter; if you

could name the sum you think you would be willing to take, I will say whether it be worth my while to give it." The *Don* tentatively suggested what evidently seemed to him an almost fabulous price, probably quite double the capitalized rental of the land, but instructively below the capitalized ground-rent of the same land in a year or two after it had changed hands. The tradesman assented, and the negotiation was complete; and high class education became a few thousand pounds richer. "Sharp practice," says one; "most likely a Quaker, I should say, or at least a Methodist." Well, it might not be very polite, or much to the point, to ask what the objector would have done and said in the circumstances; but What is the ideal action in such a case?—"O, I don't know; split the difference; say he made twenty thousand pounds by his bargain. Give them back ten; well, let me see; after all, intelligence, and skill, and risk, and trouble, ought to go for something, not to look at railway expenses, and the saving of time, and brain, and money, made by not advertising, or feeing a professional land-agent. Well, say five thousand, and then I think he might go to Class comfortably, and sing,—

> 'Superior sense may I display,
> By shunning every evil way.'"

And so you think that a straightforward man of business, having, with perfect candour, conducted a commercial transaction to a conclusion highly advantageous to both parties, must make a donation of five thousand pounds to a wealthy corporation, as a compliment to the financial *capacity of* those who had the management of its estates!

"He that oppresseth the poor to increase his riches, and *he that giveth to the rich*, shall surely come to want." (Prov. xxii. 16.) No, the College made a splendid bargain, if it only doubled the yearly rental of its land, without any trouble; and the much greater gain of the tradesman was the just meed, honourably acquired, of superior business qualities and business habits. The facts which suddenly raised the value of the land were matters of newspaper notoriety. There was no concealed treasure beneath the soil, there were no auriferous strata which only the initiated could detect. And on the part of the purchaser there was no double-dealing, pressure, or sly depreciation. The land rose in value by the change of ownership; and the hands in which that rise of value took place, by virtue of superior commercial intelligence, had a right to all the advantage of that intelligence. Who should be the richer for an increase in the value of land but the man who knows how to make the best of it? If an artist has a right to the enhanced value which his genius gives to the material on which he works, a tradesman has a right to the enhanced value which his commercial skill has given to the commodity for which he paid a price that made it worth the former owner's while to part with it.

There is a large class of legitimate and necessary business transactions which cannot be regulated by any commonly recognised natural or market-price. Such are, notoriously, sales by auction; and such, also, sales of the good-will of a business or profession. It is quite fair, for example, to put a tentative rental on land and house property, of which the value varies according to situation

and state of trade. The land-owner or holder of house property, who says, "I shall have so much rent for my house or land, or none at all," may at times be indulged in the latter alternative. The land or house is worth just "what it will fetch," without misrepresentation—worth to the present owner what it is worth the while of some one else to give for it, within a certain, or rather uncertain, length of time. Such transactions are, in fact, a prolonged and informal auction, where the seller must accept the highest bidder who comes within the time that he can afford to wait. "Open to an offer" is a formula expressive of a willingness to part with property, combined with uncertainty as to its precise value, and a desire to get for it the best price that any one will give.

But there is a class of commercial transactions of a very different moral complexion, such as in spirit, when not in letter, come under the terrible Scripture denunciation of usury. Commercial selfishness takes different shapes at different periods. The commercial crime of usury is a totally different thing from the present system of legitimate banking business:—the giving the capital of a country its highest possible value, by preventing the temporary surplus of one individual or firm from lying dead, and by making it available for other individuals or firms who are ready to use it. The terrible fulminations against usury in Scripture arose out of the merciless rigour of the law of debt in ancient communities. But the essential crime of usury is the making a cruel or heartless use of capital. The principal, almost the only way, in which this could be done amongst Asiatic and Classical peoples, was by advancing a man money upon

such terms as were almost sure to ruin him; helping a man into deeper difficulties. Thus he was *snared in an evil time*, and at last utterly at the mercy of his merciless creditor. This old crime is perpetuated in Christendom in various new fashions. I shall mention but a few. A merchant or shopkeeper resolves to engross the trade within a certain area. He will extend his trading empire "to the natural boundary" of the street, market-place, town, or district. Having more capital than any of his competitors, and knowing a thing or two of which they are ignorant, he sets himself either to make them (if they be small tradesmen and he wholesale) dependencies, tributary to him, or to "shut them up." This he does by finding out what manufacturer or wholesale dealer is in pressing want of money, buying largely at a very reduced price, and thus enabling himself to undersell his fellow-tradesmen for such a length of time as exhausts their inferior capital, and eventually "*shuts them up.*" Having thus cleared the field, he can speedily reimburse and indemnify himself by raising the price of his commodities. Everybody who sees what he is about cries shame on him, and everybody buys of him; for the public will be caught by a show of cheapness. What is this but commercial cannibalism?

Another yet more common form of this iniquity is that perpetrated by companies, when they riskily and recklessly speculate with the substance of the widow and the fatherless, the savings of the industrious, and the modest competence of those who are induced to trust their all to names of high reputation for honour and even religion.

There are not a few professing Christians who would

shudder at the murderous eagerness and recklessness of money-getting—"the lust of gain, in the spirit of Cain," —who yet yield to the base besetment of hard bargaining. Many a man not inaccessible to generous impulses, not eaten up by a hoarding acquisitiveness, yet plumes himself on gaining an advantage in bargaining, much as a flirt prides herself on a conquest. Such persons do not "adorn the doctrine" of God their Saviour.

But it were a great injustice to the trading community to cast upon them all the blame. After all, the public is the great sinner, and the great tempter. Great part of the deceptions of trade play upon the public rage for cheapness; and much of the deterioration of articles (*vitiation* is always villanous) is defensive on the part of shopkeepers. A lady will not pay a fairly remunerative price for butter, so she gets a pound of butter and water. In like manner, there is a retributive ruin to the victims of a joint-stock speculation, inasmuch as the passion for percentages beyond the natural producing power of capital drew the shareholders on to their confusion. How few religious shareholders take an intelligent and conscientious alarm at an enormous percentage!

CHAPTER XVI.

BUSINESS CHARACTERISTICS:

BUSINESS TALENT, LABORIOUSNESS, CONCENTRATION.

"To every man according to his several ability."—*Matthew* xxv. 15.
"Gained by trading."—*Luke* xx. 15.

THERE is no subject on which such a cloudiness and confusion of ideas, and such a diversity and divergence of opinion exists, amongst sincere Christian people, as with reference to the just action and the true limits of those qualities which conjointly constitute business talent; such as intelligence, foresight, sagacity, promptitude, and energy. What is the fair field and what the just commercial advantage of these gifts and virtues? That business is not merely a sphere for the action of truth and fairness, but is also a legitimate arena for the triumph of acuteness and forecast over muddle-headedness and thoughtlessness; of a brisk, prompt regularity, over a sleepy, shuffling, mooning negligence, and a *happy-go-lucky* improvidence; of industry and concentration over indolence and inertness; all this is admitted: but what are the exact restrictions which the former qualities should impose on the latter? *There's the rub!* I believe that twelve intelligent, earnest men, taken from different denominations of Protestant

Christians,— Churchmen, Congregationalists, Friends, Methodists, &c.,—if set to discuss in detail the right and the wrong of prevalent trade practices, would be found to differ far more on the veriest commonplaces of commercial casuistry than on any doctrinal question whatsoever. In fact, I have made the experiment, and such was the result. What to one intelligent, thoughtful man seemed a platitude, to another seemed a paradox. A significant specimen of the incertitude of thoughtful Christians on these matters occurs in one of the best essays in the very able series issued by the Christian Moral Science Association. The writer remarks: "There are cases in which the merchant possesses superior information to that of the buyer: it is an interesting question, how far the seller may profit by this. Let a heathen moralist speak on the point. An Alexandrian corn merchant—Cicero supposes—comes to Rhodes in a time of scarcity; but he passed other corn-ships on the voyage; he sells at famine prices. Ought he to have divulged the secret that in a few hours there would be plentiful supplies? Cicero, the heathen, answers 'Yes.' So say we within limits. The merchant deserved a premium for the extra speed that brought him first to the market."—"Ought to have divulged the secret—within limits."—Within *what* limits ought he to have "divulged" it? and to whom?—"Deserved a premium for extra speed."—*What* premium? How much? Who was to be the judge? Himself, or the Rhodian corn-dealers and commissioners? If he had divulged the secret to them, he would simply have distributed his *deserved premium* amongst the Rhodian factors, and the

owners of the slow-sailing ships. If Rhodes were as short of money as it was of corn, the Captain's reticence would have been inhuman. Or if he held the city starving, by demanding a price which even hunger hesitated to give, keeping the while an outlook on the horizon till the first mast-head should heave in sight, his cupidity was such as a heathen moralist might well condemn. But if he only charged the corn-dealers or commissioners what they were glad enough to pay, seeing that the scarcity was not of coin but of corn, in that case he did not exact an obolus more than his "deserved premium." The famine-price was the market-price of that date; and every trader has a clear right to the market-price of his commodity. To play the philanthropist he should have sold half his cargo to the merchants or the authorities at the highest possible figure, and then distributed the other half amongst the pining poor. In short, if the Captain knew that the Rhodians had no greater lack of money than he himself was pinched withal, both the money and the thanks they gave him were his honest due. Tell them that a whole fleet of corn-ships was coming! This is very Ciceronian! Trust a famishing port for knowing what a change of wind means. The Rhodians knew that *there was corn in Egypt*, and also what wind would bring that corn to them. A benevolent garrulity on the Captain's part would only have aroused a faction fight between the bread-hunger and the money-hunger of his commercial customers. "*He that withholdeth corn, the people shall curse him; but blessing shall be upon the head of him that selleth it.*" Now the Alexandrian Captain did not with-

hold corn; on the contrary, he sold it. What he withheld was simply information, which, if communicated, would have ruined the sale of his corn, and robbed him of the *deserved premium* of his own superior seamanship, and of the higher qualities of his vessel. If the Rhodian dealers paid no more for their corn than its full worth at the time, the Alexandrian Captain received no more than the fair reward of all the nautical skill, energy, and promptitude, which he had placed at the service of the famishing city.

And so as to more ordinary mercantile transactions. A judicious reticence is consistent with perfect truthfulness. It is most unreasonable to subject such a useful and necessary class of the community as dealers in corn to trade restrictions more stringent than those which bind any other traffickers. If corn-merchants conspire to keep the market understocked for their own enrichment, they deserve the execration which prophecy assigns to such a crime against the public; but corn-dealers have surely as much right as other people to balance the losses of one season by the gains of another.

An article may well be worth four times as much in Melbourne as in London. The man whose intelligence ascertains the wants of Melbourne, and who parts with his capital for the supply of those wants, and undertakes all the trouble and risk of transferring the article from an overstocked to an understocked market, has the clearest right to all the gain which accrues to him from the useful exercise of his skill and enterprise. The trader is as worthy of his profit as "the workman is worthy of his *hire.*" Besides, not only is the business talent of a

merchant, natural and acquired, as legitimate a source of profit as the sinews of the labourer, or the dexterity of an artizan, but it forms a most important part—often *the* most important part—of his fixed capital, the acquisition of which cost him no small outlay of time, thought, and money.

No detailed directions are given in Holy Writ to which the man of business might refer for categorical guidance on every question of commercial casuistry that might occur. The reason of this is obvious. In that case, "I suppose the whole world would not contain the books that should be written," including text, comments, and inevitable controversial publications. What voluminousness would include the endless variety of delicate and dubious cases? What explicitness could preclude the evasions of selfishness? On all these matters, "the integrity of the upright shall guide him," *if he will let it*, if he do not abandon it for some other guide, but promptly, persistently, and exclusively follow its decisions. But the Christian man of business finds many conventional codes in commercial circles; finds too, that, as Professor Bonamy Price says, "Money has become to us moderns an entangled web of sophistry and jargon." He must therefore resolutely adhere to the broad principles laid down in the Word of God:—absolute truthfulness; the never practising anything which, if done by a competing house, he would feel to be dishonourable, unfair, or even ungenerous; and the eager recognition of the claims of mercy. "What doth thy God require of thee," O Christian man of business, "but to do justly, to *love mercy*, and to walk humbly

with thy God?" But truthfulness does not require the handing over to competing firms information either acquired by a considerable outlay of time, care, and money, or the waking them up to the important commercial bearing of occurrences announced in the public papers. Nor does truthfulness demand an exposure of invoices to the public gaze, and the taking one's customers into one's confidence as to all the minutiæ of profit on this article and on that. The purest veracity is consistent with the profoundest taciturnity in matters which it is not one's business to communicate.

And then as to fairness, the application of the golden rule, *Whatsoever ye would*, &c., is as easy in business matters as in any other department of human life: one object of that rule is to correct unreasonable claims upon others, and suppress unreasonable complaints against others, as well as to prompt to acts of brotherly kindness. A colleague of the writer's in a London Methodist Circuit had been preaching one Sunday morning on the golden rule, and was dining with a member of the congregation. His host said to him, "Mr. Hardcastle, I do not quite see your point. You say, 'Whatsoever ye would that men should do unto you, do ye even so to them.' Well, I should very much like you to give me a thousand pounds!" "O," replied the Minister, "your duty is perfectly clear, you must please to hand *me* a thousand pounds; for, 'Whatsoever *ye* would that men should do unto you, do ye even so to them.'" The gentleman was thus instructed to moderate his own *demands* on others by discovering that he must not wish

people to do for him what he was not willing to do for them.

The words *simple* and *simplicity* in Scripture language sometimes designate a virtue, and sometimes a vice. We are to be "*simple* concerning evil," and "in *simplicity* and godly sincerity, not with fleshly wisdom, but by the grace of God," we must "have our conversation in the world;" but, on the other hand, "the turning away of the *simple* shall slay them," and "the *simple* pass on and are punished." *Punished!*—what for? For want of making a good use of their senses. A Christian has no business to be a simpleton either in trade or in religion. But neither must he be a shark. He may not attempt to decoy a customer to buy what he does not want, nor to supplant his rivals "by any *indirection;*" though he may honourably outstrip them by serving the public better. He must of course ascertain where he can buy *bonâ fide* goods the cheapest, and where he can sell them the dearest, and that affords ample area for legitimate profit; but he may not do anything to cheapen at the one end, or to raise the price at the other, which, if practised on himself, he would feel to be not quite fair. Nor must he allow confidence in his own superior shrewdness to betray him into hard or false dealing. On the contrary, his shrewdness must put at least as resolute a check upon his own selfishness as on that of others. If he say of any move, "*I'll forgive the man* who catches me in that way. *Catch a weasel asleep. You don't take old birds with chaff;*" he must take good care not to practise on his brother men the wiles of the trapper, or to hide for them *the snare of the fowler.*

Mr. Powell was as exact in guarding his own interests as those of his customers. Thus he writes about "Starkey's patent beam:" "The pivots work on the finest balance without wearing. It is desirable for every one that wishes an exact article. I have ordered him to make a very good counter machine for warehouse use, to prevent the men weighing small quantities of goods on the large platform scale, by which process I think we lose considerably. I wish you would test a small quantity of nails, weighed first on the platform scale, and afterwards in a fine counter scale."

He judged that if salaries had been raised during a period of exceptional prosperity, a reduction of salary was right when such exceptional prosperity was succeeded by a time of corresponding depression. As at such seasons rents fall, and the price of most commodities is lowered, he held that wages should not be kept up. His idea was that *employés* should sympathize with and share in both the prosperity and the adversity of their principals. We have seen how honourably he acted upon this maxim when he was yet a servant.

To what extent the very conspicuous qualities of Mr. Powell's personality on which we have touched were traceable to temperament and early history, it would not be easy to determine. Certainly, they were not due to constitutional vigour, or exuberant health, since he was a perpetual invalid, and, to use his own words, was always "creaking." In his boyhood, these essential elements of success grew out of his noble ambition to retrieve the fortunes of his family; during his later years of clerkship *they* were sustained by fidelity to his employer, and a

thorough, genial interest in his employer's success. In his earlier career in Melbourne, necessity might be the mother of industry as well as of invention. During the prevalence of the gold mania, the stimulus of a passing season of unparalleled prosperity might keep him up to the highest pitch of effort and endurance; but the self-same, all-conquering industry distinguished him as principal of a large mercantile establishment. He had no idea of relaxation but as the preparation for intenser work. His periods of sojourn in his native country seemed sacred to hard work. A few days with his maternal relatives at Worcester, a day at Oxford, and an evening at the Crystal Palace, indulging his musical taste by hearing the Messiah, were almost the only breaks in months of strenuous toil, amidst countless inducements to, and ample facilities for, the gratification of his lively sensibility to manifold enjoyment. Incidental evidence of this high-strung activity is abundant throughout his enormous business correspondence. To give detailed proof would be to publish a record of his daily life. An example or two may suffice:

"London, December 11th, 1857.—It is now twelve days since the 'Emeu's' mail was delivered, and six since that of the 'Simla.' R. and H.'s order was in their hands the day after the arrival of each mail. I have spent three days in railway carriages, two days in Sheffield, and four in Birmingham, &c.; had two Sundays, and the remaining day was occupied in writing and placing orders. I went with M.'s buyer to every house in Sheffield, London, Birmingham, Dudley, and Willenhall, in many cases placed goods at lower rates, obtained

better discounts, and promise of increased attention to the orders."

He justly required his *employés* to emulate his own energy and painstaking. He writes, "I am not sorry you have got rid of ——: I expect you will have to pack —— after him, unless he gets smarter." It must be admitted that his own laboriousness was sometimes carried to excess—was *labor improbus*. Always at the highest pitch of activity which his strength could fairly sustain, in times of extraordinary pressure he went beyond due bounds in unrelieved continuity of toil, working not only "like a slave," but as no humane man would allow a slave to work; in his anxiety that the work should be done well, and that no interest should suffer.

Another secret of his success was *concentration*. In lectures and letters, he insists on Lord Brougham's axiom, "Be a whole man to one thing at a time." To a friend he writes, "I have reasons for not going into business in England, but rather than be checkmated for the want of good agents, I would turn to and try myself." To another: "I am glad you retain your disgust of politics. Let others 'frustrate their knavish tricks,' but stick you to the warehouse, and tell the 'patriots' that you will live and learn, and perhaps take a seat at the Council Board at the mature age of fifty; hoping by that time to have your children settled, and to be yourself retired from business with a rent of £3,000. Then you can afford to talk, now you must work. The 'orators' will upbraid you. 'Can you stand coolly by *and see* your country' (namely, the stump orators)

'drifting to ruin?' To this you must calmly reply, 'It will be a happy clearance for the country when all the stumps are stubbed out.'"

To another.—"I am sorry you have had so much worry with the railway matters. These secular trusteeships are unthankful offices. I hope you will soon be clear of them, and stick solely to your own business. With a large retail business you will have enough to do."

Again.—"I am sorry that —— is in a bad way. If he *will* affect the learned man and the philosopher, rather than the shopkeeper, it must needs go hard with him in such pinching times."

Once more.—"It is only by close watching and comparison that a business can be consolidated and improved. Now your attention is not distracted by other affairs, you will be continually discovering modes of developing the business, and of working it in the most economical manner."

Mr. Powell knew that a day would come when his Lord would command the "servants to be called unto Him to whom He had given money, that He might know how much every man had *gained by trading*." By *trading*, not by cheating; for trading is not cheating, and cheating is not trading. *Gained by* trading,—the very object of trade is gain, and gain implies skill as well as toil, and this makes trading an intellectual exercise. Mr. Powell's strong sense of responsibility, his acute feeling of a sacred trusteeship in all the honourable gains of a conscientiously conducted business would not allow him to be indifferent as to his just claims on others. So much conceded to the exacting, unyielding, or shuffling

selfishness of others, was so much taken from the poor, or from the exigencies of the Church of Christ. "If —— will not pay quietly, he must be made to pay," he writes of one who tried to evade a clear obligation. He saw, too, that his duty as a servant of the public required him to make the best terms he could with the manufacturers, since such terms enabled him to put a lower price upon the articles which he procured from the latter to meet the wants of the former: *e. g.*, "You would be surprised at the advantage we derive for our customers, in very many cases, by placing the manufacturers in competition with each other, and getting special quotations." "Went to —— and Co., but could not get them to alter their prices one penny. After a desperate battle of two hours, I had to threaten them with withdrawing my orders. I succeeded in getting a further deduction of two and a half per cent."

"The date of my return will depend entirely upon your reports and remittances. If both be favourable, I shall not return till April next year; if unfavourable, I shall come next November. It would never do for me to remain in England with small remittances coming forward. I should have ——, ——, and ——, all down upon me; but if thoroughly well sustained, I shall be able to take high ground.

"—— do not select their goods, but leave it to the manufacturer. In such cases you are sure to suffer, as they put in goods they cannot sell themselves." "I find that —— has no buyer here, no one to select his patterns or keep the makers in check. This alone *is five to seven* and a half per cent. out of his pocket."

"My practice is, on the arrival of the mail, to go through the indents, and see what freights I shall want for the ensuing month, and then go round to all the agents who have good vessels, and make the cheapest bargain I can. I sometimes make a good one with a vessel that wants a few tons to fill up."

"I told —— my business would be five times its present amount if they would *cut it fine.* They, however, say they prefer a smaller business with greater profits. I am afraid they will live to repent their policy. At any rate, I shall not do much with them."

"Instead of allowing cash discounts, the interest is to commence at three months from date of invoice, which will allow me a uniform rate of discount. On any invoice where the cash discount is allowed, the interest, of course, commences from date of shipment. They will not send direct, but through ——. As a kind of check on them, however, I made them consent to draw for only four-fifths of each invoice; the other fifth you are regularly to remit direct to them, three months after arrival of the goods; so, on arrival of the vessel, let it be entered on your bill book as a regular engagement. The remaining four-fifths of each invoice they will always draw for through —— at four months. I have cut them down, you will at once perceive, considerably. A clear three and a half per cent. is saved by the new arrangement."

"I see this cunning gentleman has outwitted you. We must use as much ingenuity as himself, and I hope a little more." If he thought that any unfair advantage was gained over him by a competing house, in dealing

with manufacturers, he would complain frankly; but if complaint were unavailing, he would defend himself by "a change of tactics," and could play "a very cautious game;" always keeping, however, clearly within the bounds of truth and honour.

He could make "a stir" about an injustice, and give "battle for long hours" with obstinate unfairness.

"They have deceived me often in dealing with them. Trust nothing but facts."

"Remember that we had considerable breakage in one of ——'s invoices. In estimating the damage, take into consideration the expense we were at in sending and receiving back machines, also the smith's wages while repairing, and the difference in value between a repaired machine and a sound one. Let the claim be fair, and at the same time fully cover the loss sustained. I think they will entertain it; at any rate I shall get something."

"I hope by this time you have quite subdued the great ——. If he will not submit to your directions, let him go. Do not fail to keep him up to the mark."

"We must not be too timid with the bank; a good, bold course is the best way to get properly served by them."

He had great faith in the virtues of advertising. He says: "With our facilities and valuable stock, our name ought to be before the public every day."

"Get —— to allow the overcharge. If they will not, and the iron does not suit you, throw it on their hands, as it was shipped contrary to instructions."

"*If we* are to look for development in our trade, we

must increase the means of showing our goods, and have premises worthy the stock we could display."

Answers to applications for orders:

"I shall be glad to have your best terms of business stated, so that I may see whether you can offer any advantages I do not at present possess, that might induce me to place some orders with you."

I wish to know before I call whether you are prepared to meet me on the above stated terms. They are what I can obtain to the amount of my requirements; it would be folly for me to give more."

"To MESSRS. ——.

"As my object in coming to England was to improve my business arrangements, and place them on a footing that could not be disturbed by competing parties, I have, of course, had my attention drawn to the commission charged by you on ——'s iron, and before addressing you on that subject, resolved privately, and without alluding to my arrangement with you, to inquire from two influential houses in London the commission they would charge for exactly similar business. One house asked five per cent., the other four, the latter house having also the advantage of being better known. You will please bear in mind that these offers are spontaneous. I have not screwed them down one penny, and I am so well known to both that they are content to give me three months' credit in the colony without the slightest security.

"I must, of course, go to the cheapest market, but am quite willing to give you the preference, provided you are as cheap as others. I leave the matter for your consideration and reply."

Mr. Powell's promptitude was one very main element in his success. By getting his orders placed first, he gained more than a month's start in the Melbourne market. Whatever his hand or his brain found to do he did it with his might.

"It will be two months before those I first ordered are ready. I coaxed —— out of seventy dozen he had ready, which will come at once, and come in nicely for summer orders."

"I placed the order for the Vieille Montagne zinc immediately on the arrival of the mail. It rose twenty shillings per ton the next week.

"The greatest force of steam has been put on with your orders, per 'Simla.' You are aware that —— required five or six months to get out an order for nails. I adopted a move worthy of ——. Expecting an order, I sent to —— a week before the 'Simla' came, and placed an order for five hundred kegs. By this means I got placed on the books before twenty orders that came by post. I then wrote to —— to go to the agent in London, who keeps a stock for his London customers, and buy all the sizes he had in stock, of the sort we wanted. He managed to secure about twenty tons. As they are scarce in Melbourne, I should think you will sell them without difficulty. Remit me well, so as to keep me independent."

"You will find that goods come rapidly forward since I have been in England. I have quite stirred —— up. He was half asleep, and thought nothing of letting a month or so elapse before he put an order in hand. I *have taught* him that a week's delay is dangerous. I

think he is now quite alive. I shall make them *all* ship in good vessels. The difference of ten shillings per ton is nothing compared with the advantage gained by speed."

Not slothful in business, fervent in spirit, serving the Lord.—I can give no truer description of Mr. Powell's business habits than that which is supplied by Valpy's comment on this text:—"*Minime ignavi*—i. e., Non cunctantes, sed prompti, ne tarditate nostra pereat opportunitas. *Ferventes spiritu*—i. e., Summo animi ardore ad exsequendum ea quæ officii vestri sunt. *Domino servientes*—Omnia quidem officia complectitur, at hic non docet Paulus *quid* sit agendum, sed *quomodò*, nempe ex animo, sincerè, apertè, candidè, tanquam Domino Jesu Christo, qui omnia videt, qui renes et corda scrutatur, servientes."

Which, for those who prefer plain English to the best nineteenth century Latin, may be thus rendered: "*Not in the least slow*, i. e., not faltering or fumbling, but prompt, lest the chance should slip away through our own unreadiness. *With energy at boiling point*—i. e., with the highest ardour of soul towards the thorough completion of all the details of your duty. *Serving the Lord*—This certainly embraces the whole of business; yet here Paul is not teaching *what* is to be done, but *how*, namely, from the very soul, frankly, openly, handsomely, even as befits those who are in the service of the Lord Jesus Christ, Who sees all things and scrutinizes the reins and the heart."

CHAPTER XVII.

BUSINESS CHARACTERISTICS, *continued:*

CONSCIENTIOUS INTELLIGENCE, FORESIGHT, INSIGHT, PROMPTITUDE, AND REGULARITY.

"Whoso keepeth the commandment shall feel no evil thing: and a wise man's heart discerneth both time and judgment. Because to every purpose there is time and judgment, therefore the misery of man is great upon him."—*Ecclesiastes* viii. 5, 6.

"The man of business must as much avail himself of the scientific method—must be as truly a man of science—as the veriest bookworm of us all."—*Professor Huxley.*

STRICT adherence to the law of God is the first element of safe and legitimate success, but not the *only* element. "Whoso keepeth the commandment shall feel no evil thing: *and a wise man's heart discerneth both time and judgment.*" Regularity, promptitude, foresight, and intelligence, then, are also essential to a Divinely-sanctioned success. This must be so, since without regularity and discretion it is impossible to keep one's own affairs in harmony with the universe. The neglect of this is one great source of human misery. "Because to every purpose there is time and judgment, therefore the misery of man is great upon him." And there can be no real incompatibility between the mental *qualities* and habitudes which are indispensable to success

and those moral virtues without which success can be neither legitimate nor safe. The revealed law of God exactly corresponds with, and fully interprets, the regular constitution and rightful condition of things; so much so, that "whoso keepeth the commandment shall feel no evil thing." A want of moderate success is (ordinarily) the result of a listless neglect or a wilful contempt of the conditions of moderate success, ordained by Providence and indicated by Revelation. It is not enough to have good purposes, we must seize the right time for their accomplishment, and go about them in the right way; or else we must not calculate on anything but failure and loss. Affairs are so constituted and so controlled by God, that procrastination or precipitancy, slothfulness, negligence, looseness, irregularity, stupid miscalculation, or misplacement, will enevitably end "in shallows and in miseries."

In business, the alternative is *regularity* or *retribution*, *regularity* or *ruin*. For purposes of discipline there may come in the career of the best business man "a time to lose;" and for the testing of character a man may be brought to choose between his Christian principles and his worldly prospects; but there is no Chance but one's own fickleness and folly, no adverse and arbitrary Fate but one's own stubbornness and self-will. The subject of this biography had begun right by putting that first in his own aims and aspirations which *is first* in value and importance—"the kingdom of God and His righteousness"—and all other things seemed to fall into their proper places.

What Cicero says with regard to the orator is scarcely

less true of the merchant—*There is no kind of knowledge which may not, at some time or other, be more or less useful to him.* Mr. Powell brought a high general intelligence, and the results of assiduous self-culture, to bear on the details of his trade; and was, consequently, very happy in his commercial forecasts. He was sagacious in estimating the effect of events upon the market. This is apparent in his business correspondence: *e. g.*,—

"September 4th, 1857.—Gunpowder is likely to rise, in consequence of the war in India. Great part of our saltpetre comes from that country, and the war has cut off most of the supplies. I therefore placed an order for five hundred quarter barrels, in anticipation of your order. By this I saved two shillings and threepence per keg. It rose the very next day nine shillings the hundredweight."

"I am glad you have adhered to sending me bank-drafts. Victoria being a new country, and its success depending on good government, English people are very difficult to persuade that the investment in Victorian debentures is good. You will have to watch the effect of the news of this mail. I do not think that matters are particularly healthy in Victoria. I fear there is a good deal of speculation in land going on, and this, of course, absorbs much money otherwise engaged in commerce."

Business, as he went about it, was a fine, intellectual exercise, as well as a strict moral and spiritual discipline. He made a perfect war-map of the department of commerce in which he was engaged; and knew the ins and outs of it as well as the Prussian army knows the cross-roads in the neighbourhood of Paris. He acquired the "*Open* Sesame" to all the labyrinths of business. He

studied manufacturers, agents, merchants. With him business was not only a system, but a science. This, of course, was not accomplished without great expenditure of time and brain-power. He writes, during his second visit to England: "I wish to get the business into a first-rate position. This cannot be done under twelve months' stay in England. I shall, of course, come sooner, if you think it desirable. Be plain with me on this point. My coming to England has not been altogether fruitless. I have already saved more than £1,640 a year."

"My chief business here is to look out for anything that is likely to be of service."

"I wish you to give me, in a brief, business-like manner, all your views that will tend to settle the question, that I may get any papers prepared that may be required, should there be a change. Be reasonable in your views, and it will facilitate matters."

His letters to his managers put them in possession of his own broad, general ideas; *e. g.*,—

"September 24, 1860.—No one can tell how Continental affairs will go next year. Should Garibaldi aim at Venice, there will be a pretty general Continental *scrimmage*. England, I am glad to say, is actively preparing in every way for defence,—building ships of war and fortifications, as well as training men,—and, I have no doubt, will be ready, should the trial come, which may come amidst the universal ferment. The efficiency she is gaining by the constant training of so many thousands of rifleman gives great confidence and stability to every pursuit, especially commerce, which heretofore has been constantly taking alarm at the slight-

est movement of France. I hope the rifle corps in Victoria will become as permanent an institution there as it is likely to become here."

"I hope Queensland will turn her attention to cotton, if on ever such a small scale. The Government should try a model cotton farm, with Coolie labour, and see if it would answer. The Coolies would be a better breed than the Chinese to introduce. The cotton shown in the Exhibition from Queensland is beautiful, and valued at three and six! Supposing in ordinary times it is worth only half that amount, one would think it would pay well at that.

"Victoria at last makes a most creditable show in the Exhibition; the goods, through arriving late, are scattered about, but still the effect is good, and her position secure."

"July 20th, 1866.—On the whole, the prices of manufactured goods will never be much lower than they are, as wages have *permanently* advanced, and since the gold discoveries, prices, though fluctuating, have risen steadily. In nearly every instance in which workmen have struck for wages they have gained the day. Twenty shillings will hardly go as far now as twelve and sixpence before the gold discoveries."

"I shall from time to time make many remarks upon good makers, and hope you will cull from my letters all that is valuable upon this subject, and have it copied into a book, the observations placed opposite each article they refer to, as the information is being obtained at great cost and trouble, and I hope will be of value for *many* years."

"Our harvest is not likely to be a good one; unless we have drier weather in August large quantities of produce will be destroyed. This will, however, benefit the Australian farmer, as we shall perhaps require the surplus grain of America, and you will be saved to that extent from Californian shipments."

"I do not think your present Government will last a month. I am afraid their appointment will not have a good effect on Victorian debentures, especially when more are issued. Italy is not likely to fight this year, she will wait until she grows stronger. We shall soon know what is about to be done in America, as the new President takes the reins on the 1st of March, and is known to be a determined man."

"What Victoria mosts wants now is rest from politics, and that some intelligent ministry should hold office for at least three years. Anything is better than mob government."

"There is every reason to believe we shall have peace, in which case there will be a reaction upwards; but should the war go on, it will stimulate many manufacturers in England, since Germany made large quantities of goods for the Yankee market, which will in that case be made in England."

"I think that Yankee goods will go up instead of down in your market. If the dreadful panic here should spread to New York, goods may somewhat decline there, but high wages are being paid in America, and that frequently keeps up prices in spite of commercial depression."

"If the government of Victoria knew how to turn

events to profit, they would try to direct the tide of emigration just now turned from America to their own shores. All the Australian colonies should awake and make this terrible war their flood tide of fortune."

"No one knows when the war on the Continent may begin, and if begun, when it may end; the result of suspense to commerce is almost as bad as if the fight were going on. I hope and pray that God in His infinite mercy may spare us the punishment of a war of such tremendous magnitude as that which is threatening."

"I hope the dissolution of your Parliament will result in a strong and respectable government that may last two or three years. This, with emigration, is all you want to make the colony prosperous. Since we must be ruled, let our rulers have brains and education, at any rate, and if possible, position."

"I advise you when this reaches you to make up a good order for cutlery; things are flat at Sheffield, owing to the American war, and, I think, will be as low as they well can be in about four months' time."

"The steady shipments of gold are gradually but surely raising the value of everything, especially labour, which more materially affects our trade."

"One great disadvantage of direct shipment from manufacturers is that, when trade is brisk, such orders are sure not to receive attention till the ready-money customers are served; they will fall back upon such orders when things are dull. All the manufacturers are aware that we *pay on demand*, and have a strong motive *for executing* our orders speedily."

"—— is now shipping all he can by the Black Ball line. The difference is fifteen shillings per ton; but, I think, taking into consideration the time a London vessel is filling up, the slow passage generally made, and the delay in discharging at Melbourne, making about two months in favour of a Black Ball vessel, we save money by always getting first in the market. Ship by good vessels. The difference of cost is nothing in comparison with the advantage gained by speed."

"Send by a good clipper ship, as there is some speculation going on there which will probably raise the price."

"You must report what progress —— makes with his shop, at ——. We must not despise it because it is a little place. He may sell cheap for all that."

"Find out what prices other shops sell at. You must not be higher. Rapid sales at light profits bring the best return in the end. The larger your business the cheaper you can sell, hence the folly of your keeping too small a stock. Bear in mind the telegraph, if your stock gets small. The results of turning stock quickly are quite startling."

He held that, *as a general rule*, it was foolish for a shopkeeper to be also a manufacturer. "It works best to buy ready-made articles of the workmen. If they find you are a steady purchaser, you will always be able to buy articles at a fair rate. You know then what an article costs you, and instead of having a lot of raw material constantly on hand, you will have all your capital invested in your show-room and your shop. The largest and most successful dealers in London do not

employ a single maker *exclusively*. Every week one little maker promises them a few of one class of articles, another a few of a different description.

"A good book-keeper is of vital importance,—of the *first necessity* to a business. Double entry is an unerring fault-finder, correcting mistakes which a less perfect system would never discover. Without it your affairs, in course of time, will assimilate to ——'s, who muddled himself and half Melbourne." Another business axiom was that returns and stock should be so managed that a sum of seventy to seventy-five thousand pounds should be turned over three times a year. He insisted on the immense importance of turning stock quickly. "The results of a quick account are quite startling."

"The chief point that influences our judgment is the rapidity with which an account is turned over in proportion to the credit. We expect it to turn over once a year at least, while the interest is at eight per cent. If you wish the interest to be reduced, the account, of course, must revolve more rapidly. The way you must look at an account is, What returns does a person get for the money he has advanced you? It is by ordering largely and regularly from one house that we gain influence and obtain better terms. If we so split up our orders that they are no larger than those a house gets elsewhere, we cannot expect better treatment."

"To buy on credit, and wait for remittances, is a dear plan. The manufacturers always stick it on, and when busy, always serve their cash customers first."

"I wish you would turn your attention to the value of *wool as a remittance*. True, it is a speculative article, and

occasionally you may lose, but I find that our customers who remit in wool, on an average of years, not only save exchanges, but make a profit besides. You would, of course, have to employ a shrewd judge of wool, otherwise the broker might *sell you.*"

Mr. Powell deemed it of importance to have not only a full-sized show-room, but also some strikingly handsome goods; even of a class for which there was no very large demand, as being attractive to customers. For, to gratify the general taste for beauty in an open, honest manner, available to every one in the trade, differs widely in its moral quality from the trick of decoying customers by acting deceptively upon their blind eagerness for a wonderfully cheap article. With the same view he would have beautiful models of the larger machines disposed about the show-room. An attractive appearance in business premises, and in arrangement of goods, gives a fair vantage ground in competition.

To a friend in another line of business :—

"I am determined before I leave England to find out the cheapest market for your goods as well as for my own. I am going to Stoke, in Staffordshire, to see an earthenware manufacturer, who makes most beautiful fancy flower-pots. As flowers are getting such a rage at Melbourne, I shall select a crate for you, as they come to little money, and afford an enormous profit. They will prove a great attraction, and draw fresh customers to your warehouse."

"I shall be glad to have all the quotations of the prices merchants are getting for our leading goods. It will be a guide to me. Let me have as full a report as possible of

the goods you open, whether suitable or not, dear or cheap. Give me makers' names, and the ship by which you had them.—All the small miscellaneous information you can cram into your letters will be acceptable, but do not let me overtax you."

"To insure against war risk will be no loss, as all the leading houses are insuring, and you must all advance the prices of your goods."

"It is better to sell before the railway is opened. Anticipation generally exceeds reality, and I am convinced it will be so in this instance. But whatever you do be in earnest about it."

CHAPTER XVIII.

BUSINESS CHARACTERISTICS, *continued:*

PRUDENCE, CAUTION, JUDICIOUSNESS, AND VIGILANCE.

"If a man love righteousness, her labours are virtues: for she teacheth temperance and prudence, justice and fortitude; which are such things as men can have nothing more profitable in their life."—*Wisdom* viii. 7.

IN Henry Crabb Robinson's Diary we meet with the following curious entry:—"Worldly Texts.—Unpleasant thoughts suggested by a verse from Proverbs: 'He that is surety for a stranger shall smart for it, but he that hateth suretyship is sure.' The worldly wisdom of the above text is not to be disputed, and, if found in the works of a Franklin, unobjectionable, for he was the philosopher of prudence; but it is to be regretted that such a lesson should be taught us as the Word of God. I could not help whispering to Dawson Turner: 'Is this the Word of God?' He replied, 'All bankers think so.'"

As if prudence were not an essential part of morality, and therefore of religion! As if Christianity were the abnegation of common sense! As if a piece of sound advice were not as much in place in the Bible as in any less benign or authoritative book, and a salutary admoni-

tion were not as befitting the lips of Solomon as the pen of Franklin. As if it were unworthy of the great Father to caution His children against ruinous folly! or as if what are termed the theological virtues were incompatible with social wisdom! A very fitting entry shortly follows in the Journal of the great diarist, in which he confesses to having been egregiously robbed through disregard of this very admonition. But he seemed to think that though it might be very discreditable to the intelligence of a man of the world to make himself the prey of a too confiding generosity, yet it was quite in character for a child of light to make his property available for the occasions of all comers.

The subject of this memoir had no such fanatical wisdom above that which is written. It is true that he learnt prudence not only from Scripture, but also from sharp experience. He was capable of the very chivalry of friendship. A gentleman writes: "He often advanced me very large sums, as much as £70,000 at once, with no security whatever but my honour." And this, though an extreme, was by no means a solitary case. He confesses to a friend: "I have been in great misery, wholly owing to my having allowed my various correspondents to exceed their cash credits. I am now firmly resolved to keep them within limits; for if I allot the whole of my capital amongst my friends in the colonies, what right have they to expect me to run into debt on their account? Yet this is the case exactly to the extent that the retail cash credits are exceeded."

"Why in the world should I be so foolish as to fill my mind with cares and troubles, when I might live in peace?

My resolution is taken—my correspondents must keep to their agreements with me, or give up their accounts."

"Benjamin Franklin and a devil" would form a portentous combination; but a spiritually-minded Franklin, imbued with Christian simplicity and love, would surely be "acceptable to God and approved of men."

Perhaps the best mode of showing how the great commercial virtue of caution was exemplified by the subject of this biography will be to gather from his correspondence some of his prudential principles and maxims, and incidental observations and advices to his friends, by whom he was very largely consulted:—"Your account, though a poor one this year, is quite satisfactory, as you are steadily reducing stock and expenses, and this, I am persuaded, will shortly enable you to send better orders and remittances."

"You draw interest on your capital when your business is making a loss. Is this wise?—Get your book debts into a narrow compass."

"To carry on a business by drawing against bills of lading at eight and a half per cent. will not pay."

"Strike off all retail customers who will not steadily pay up monthly. Keep strictly to this rule. Apply the pruning knife, if you want a healthy business. Our friends in the hardware line remit monthly with the regularity of clock-work. Remitting a regular sum monthly can be no worse for either party than remitting large sums occasionally. You lose people and custom when they get into your debt."

"Keep the bank credit down."

"Gradually reduce your discount, &c. Try by keeping

a fourth of your bills back for collection, at first, and gradually increasing the number, to reach as soon as possible the point where you will have no bills under discount, but all for collection."

He saw that a commercial glut will be succeeded by a revulsion, as certainly as one oscillation of the pendulum is balanced by another in the opposite direction. "Those who play the fine gentleman in good times, will have to change their costume in bad ones." "I expect you will have great speculation, now the money-market is easy with you. Keep *close-hauled.* Hard times will follow the easy times. Let those commit themselves to the stream who like to do so. I have been down quite far enough, and have had a good deal of trouble to get back. One struggle like 1854 is enough for a life-time."

And yet bankers, when money is abundant, will sometimes lure on to their confusion and undoing ambitious traders, by the offer of most tempting advances.—"Don't stop for want of money."—Then when the lenders themselves become alarmed, a sudden demand is mercilessly made.—In vain the victim cries, "Have patience with me." His prospects and his religious influence fall together.

But to resume:

"I have never (since the disasters of 1854) engaged in any project unconnected with my own legitimate business, which, being large and multifarious, requires all the supervision and watchfulness which my managers can bestow upon it in my absence." "Although you may think it a simple matter to discount a bill for £—,000, it, *in fact,* deprives me of so much capital, since my arrange-

ment with the bank is to have a certain amount of discount during my absence, an amount only sufficient for my own purposes. Why do you not build and furnish gradually? Your profits would soon supply you with the balance without extraneous assistance."

"—— Store.—I think the profit shown by this establishment is more apparent than real, for I look with great suspicion at the large stock that has accumulated there. You must put the pruning knife vigorously to work. Half the stock would be ample, so accessible as the place is now both in summer and winter. The monthly returns are wretchedly small for such a stock and premises. I look anxiously for a speedy reduction."

His conscientious common sense kept him clear of those seductive illusions which so easily beset eager, sanguine natures. Some tradesmen take pleasure in beguiling themselves into an exaggerated estimate of their prosperity by calculating their stock at figures not much below selling price, thus almost leaving out of the account the incalculable risks of business and the working expenses of the establishment.

"Stock-taking.—Let nothing but real value appear in the balance sheet, under rather than over value; the latter will prove 'vanity and vexation of spirit.' Heavy stocks do not increase sales as clearly as they increase expenses. Light stocks, combined with light expenses, will win the day. Take stock twice a year."

"Better be understocked and weak-handed than have too much of either. The many failures amongst the strongest houses here, in the course of only three weeks, must instruct us still further to contract our liabilities, and

keep all *snug*. So many of the *knowing ones* have been nipped, I think there will be a chance for the prudent ones."

Mr. Powell held that, in the main, the great natural law—*survival of the fittest*—obtained in the business world.

His caution was specially directed against the over-straining credit. He was careful not to invest capital before it was created. He had a religious dread of "inflation."

"I suspect that now speculators have been fairly knocked down, some of them for ever, you will see a very marked improvement in all goods held in the colony."

"I read that —— is going to build; if so, he must not owe us much."

"I do not like sending goods on speculation, as I have certain and profitable employment for all my capital."

"Do not, for the sake of sustaining me well with remittances, for one moment endanger your home position by drawing too close upon your cash credit. Leave a margin for bad bills or other contingencies."

"Your shipments are not heavy enough to entitle you to take your own risk. I hope that the sad losses you have experienced will prove the richest gain. In other words, let them make you doubly cautious and attentive, and break you of the terribly evil habit, which has cost me thousands of pounds, of deciding too quickly. When an important matter is pressed upon you, say that you will think it carefully over, and give an answer the next day. But never let your courage give way; always 'thank God and take courage.'"

It is evident that for his exemplary prudence he was largely indebted to the discipline of experience.

"Live near your business until you have firmly established it."

"We have only half-furnished our house, and do not intend furnishing the other half till things mend in Australia."

"Your not writing places me in an unpleasant position, owing to ——'s having made a shipment to you. They came round to me and said that the shipment exceeded the amount of the guarantee, and they were unwilling to forward the goods unless I extended the amount. I consented to do so, on condition that the bill of lading was made to order, and forwarded to my firm at ——. I adopted this course, because your position was uncertain; and I felt sure you would not wish to involve me beyond the heavy amount for which I am already responsible. I have requested —— to give you up the bill of lading, on your giving an acceptance at three months, with five per cent. added, and satisfying him that your position is sound. Let me beg you, for your own sake, not to accept the bill unless your position is undoubted. What I have done was at a risk without profit, and you will not intentionally injure me. —— will keep the matter quite private, so that your credit will not be injured in any way. But keep up a good heart. Trust in God, and do what is right, and you will be helped."

"I hear that a benefit club is started, and that you are one of the trustees. Mind that you are not let in by bad management and loose book-keeping. The

benefit-club might 'go squash' some day, and the depositors come down upon the trustees. Let your partnership-deed in future exempt you from such engagements."

"I was astonished at the action of the banks in raising the interest; but if the blow be aimed at over-trading, we may not complain."

"December 16th, 1857.—All the world has been going too fast. Although many of the kites flown were strong and handsome, and the strings long and stout, the gale has been too severe. Nothing but money down is believed in now."

In his view, a little risk outweighed a great profit.

"By buying myself, without an agent, I might save £4000 or £5000 a year, but with risk; and, therefore, I shall not undertake it unless compelled."

"Now it is believed that America will get overstocked. There a most speculative trade has been going on since the war closed. Prices there are very high. Exchange has been tumbling down the last few weeks, and they will have enough to do to avoid a panic in the foreign market. It is well, therefore, that you are not ordering largely, and getting English goods at from ten to thirty-three per cent. above their usual price. We may escape a panic; but we shall have a reaction in a few months without fail. I only hope the good demand for wool will continue, as it will help the colonies amazingly. But it is a risky thing, never safe till sold."

"May 16th, 1866.—We have experienced one of the most wonderful panics ever witnessed in London. It *was like a* hurricane for severity and brevity. On the

Stock Exchange things had been tending towards a panic, owing to the general expectation of a European war. Matters culminated last week through the failure of Overend, Gurney, and Co., for twelve millions. The next day people went mad, and were only brought to their senses by the suspension of the Bank Charter, by which movement the Bank of England was able to issue five millions of notes extra. This short storm swept down several large houses, and during its three days' continuance advances could not be obtained on the first securities."

"May 20th, 1866.—If you had seen London last week, you would have been amazed at the madness that can seize people about money. It would have been a life-lesson for you—not to spread your arms too wide. One large house was knocked over because it could not get an advance upon some of the best bills in London. If war break out on the Continent, I hardly know what times we shall see. By the *dread* of war, thousands will be ruined before the crisis is over."

"I hope the crisis will have the effect of stopping speculative shipments to the colonies, so as to give all legitimate importers a better chance. No doubt the panic here will cause the banks on your side to draw in; so I hope you will keep tight hold of the reins, and not have too many local bills. Take every advantage of the rising tide, and be found with light stocks when it again ebbs."

"My affairs are in close compass, so that although business will be dull for the next two mails—as usual in the winter—they will be able to send very fair remit-

tances, in consequence of the very moderate engagements on the spot."

"Seize the right time for modifying your business with advantage."

"I have frequently felt that I ought not to be in such a position as makes me dependent to so great an extent on your life and health, for the guidance of my large business in the colony. If you were taken away, we should have to depend on others for the practical working of the business, and that would not suit us; whereas, if the thing were in a moderate and compact compass, I could with judicious assistance manage it with ease and profit. But even for your immediate advantage, it is important that an alteration should take place."

He saw clearly that valour was sometimes the better part of discretion, and that a retreat often requires as much courage as an advance, and displays as good generalship.

"I wish you to take the bold step of gradually reducing stock at Warehouse No. ——, by selling at prices which will move the goods in large quantities, so as to bring it as nearly as possible to a point by the time the lease is out. Furnish —— and —— with lists of your surplus stock. They doubtless could work off some. I think this branch of the business may be very well relinquished. Many of the articles, especially the great staples of the stock, are so operated in by merchants, and form, at all times, such favourite articles of consignment, that very little is got out of them. —— store too must be brought to an end."

"*The* premises I would be prepared to sell, on long

credit, and at a moderate figure. The closing of these two stores will give you £40,000. The immediate advantage will be saving interest on that amount, rents of the two premises, wages, &c. You should not largely increase stock in the —— store, in face of the approaching completion of the railway, when carriage will be so much reduced."

"Let the benefit to accrue from the vigorous use of the pruning knife sustain you. I know it will come out all right in the end. But do not fall into the error of selling too cheaply in the *retail;* ——'s get full fifty to seventy-five per cent. *net profit*, on all they sell. The secret is to have a well-assorted stock; but have your price. Retail terms in London are much higher than with you, and yet competition is greater and expenses less."

"You had better buy small supplies on the spot, as wanted, rather than incur the danger of getting too heavy a stock. Keep a moderate stock by ordering lightly, and buying a little in the market when you run short. But better run out than have a heavy stock, paying interest. Your safety and wisdom is in sticking to the retail. In it the profits have been chiefly made, and will continue to be, while the mental relief will be incalculable."

"Spare nothing that will make the retail complete. Retail prices can generally be kept up. At any rate, in this old London, prices are as high as in Melbourne."

"Begin reduction and retrenchment in good time, that you may do it gradually, and not excite public attention

to the fact. At all events, now take the sensible and honest resolve to economize, although it gives pain to carry it out."

"Have nothing that would plague you in times of panic. You will look upon business with new eyes when it is robbed of its risks, and consequently its anxieties. Credit customers insidiously begin with buying hundreds, and end with thousands. When an account is opened, ask the parties to what extent they wish to go, and keep them to the amount agreed upon, which, with their name, should be entered in the ledger. Divide your risks as the insurance people do; so that, in case of a failure, you will not be much hurt. Your last year's balance-sheet shows that a business one-half the extent of that which you are doing, conducted with strict economy, would have paid well, while the unwieldy business with heavy expenses leaves a loss."

"I dare not take your order, lest it should injure both you and me."

"Retrenchment was a necessity, a duty, and therefore to be done fearless of consequences. You must look at the whole thing without shrinking. How every part of the business pays should be sifted with the greatest nicety."

"You must take off your jacket, and go to the retail. You ask, 'What will the public think of it?' The public thinks of nothing but its own interest."

"In order to make business pay, there is nothing for it but to have moderate stock and small expenses."

"I am master of the position here. My business does *not occasion* much anxiety. I only do with undoubted

houses; and, as we pay all cash for our goods, no crisis can seriously affect us."

"We open no more accounts than our capital will warrant, and I shall not deviate from my fixed rule of having good evidence of the means of a party before I take him up. We always have a statement of affairs from each of our correspondents once a year. To this you will not object, as I am sure yours are satisfactory. There must be mutual confidence in trade, and in order to this, mutual candour."

"Inability to remit with regularity results from extending business beyond the competence of your capital, or ordering particular goods in quantities beyond the requirements of the market. You thus bury money in unsaleable stock, whilst you load yourself with excessive interest. To extricate yourself from the penalties of these two errors, you must dispose of your branch stores, and adjust your orders as closely as possible to the state of the market. All speculative business must be abandoned at once. Your business will, of course, not be so large, but it will be more lucrative. With half your past business done safely, you would have been better off. What is the use of doing a large business that will not pay? Let me urge you once for all, if you desire to prosper, resolutely refuse business, unless it is safe. Get things well in hand for the storm, all your prudence will be required. Get your business into such a form that you can handle it with ease. Large stocks have been the bane of most trades in Australia. Now you have such rapid communication with England, you certainly need not keep so many months' supply."

"The banks here are very cautious, so we have the comfort of knowing that there is not much inflation."

"You are wise in resolving not to have a heavy stock, but rather a business that can be kept well in hand. With sufficient capital at command, and a business that can be easily handled, your progress will be safer and happier than with an immense stock and apparently large profits. Business in Australia can only be conducted successfully with great economy. More may be made now in the colonies by cutting off expenses than by doing an immense business."

"I have requested —— not to make such large shipments in one vessel; for should the cargo get damaged, we should be in a pretty mess with three or four thousand pounds' worth of damaged goods on which we could not claim."

To his junior partners:—

"As an incentive to you to proceed with great vigour in bringing our business into a more compact compass, I have resolved to bear all the loss incurred in winding up the —— store and warehouse No. ——, and will consider such loss as so much in reduction of my capital, as if you had remitted drafts for the amount. The tide will be turned before the end of the year, and you will be under easy sail. I am not afraid of a temporary loss, when I believe that a greater subsequent preponderating gain will be the result. Do not let any fear of loss stand in the way of rapid realization. This is the only way in which you can speedily get the business within due *bounds*. What is left will be quite enough for you to

manage profitably. You must look this boldly in the face. We soon made an end of the timber business, when we set about it."

"I must concentrate my forces before I spread them again."

"You must look out and have only moderate stocks in 1863; 'times will be tight.'"

"Take the bold step of gradually reducing stock."

To a correspondent:—

"I can readily imagine your anxiety while your business grew so rapidly beyond your capital. Whilst you were worrying yourself about remittances, I got into a fever, because I could not execute your orders so quickly as I wished. I think the present time needs special caution. Goods are getting very dear both here and in America. I think there will be a reaction before the end of the year; and, in such a case, it would be a pity for you to have your shelves filled with dear goods."

"The longer I live the more I am convinced that a compact, economically managed business is the most profitable. You are wise in getting your business into such a form that you can handle it with ease. Large stocks have been the bane of most firms in Australia, but now you have such rapid communication with England you certainly need not keep so many months' supply as formerly. Could you not make use of the telegraph wire from Galle when goods run scarce? Surely, it would be to your advantage to get nearly a month's start."

"Our salesmen and porters, do they do a good day's work? Is punctuality the order of the day? Economy must be practised by every man doing his work. Is it

requisite to keep so large a staff now business is likely to be dull for many months?"

"Have your business thoroughly under control, by keeping light stocks. Light stocks, with light expenses, will win the day."

"It showed great shallowness on the part of —— to be ready to rush into such a speculation. If he do a few more such things, he will get on his back."

"We open no more accounts than agrees with our capital."

"I am sorry —— required a renewal. In all such cases I stipulate or plead for the reduction of one-half."

"I wish to do without letters of credit."

"I shall only send a few; for I know the difficulty of selling with a new name."

[1860.]—"I do not desire to commence buying here on my own account. It is rather dangerous work; for if a crisis overtake the colony, or a mail were to be a month overdue, how could I meet the current bills?"

"I do not think ——'s system of doing business will stand. You may depend upon it they have been buying too heavily, and must have suffered to a corresponding degree. They give bills to the manufacturers at six months, trusting to remittances to meet them. The bank *don't like* their paper, and when the manufacturers find it won't melt readily, they will be chary of taking it, unless they charge great prices. Get your business more compact; you have only to bide your time."

"The —— Bank has a curious directory, and offers —— per cent.! for a sufficient reason—in time following *the* ——. Another evidence of its weakness is, that one

or two of the trustees are likewise directors: as *Winkle* would say, 'Suspicious! very!'"

"I have stopped furnishing my house, and shall not complete it till times are better."

"LONDON, 6, BROAD STREET BUILDINGS,
"*October 23rd*, 1861.

"I KNOW you are naturally prudent, and that your efforts have been for some time to get things well in hand for the storm. I think all your prudence will be required in the future, for it is the opinion of sagacious men here that Victoria will have to pass through a crisis to which all others that have been will seem as nothing. It is argued that when you have to *pay* £500,000 interest for your debt, instead of *receiving* upwards of £1,000,000 per annum by the sale of your debentures, when by the railways being completed thousands of persons are thrown out of employment, then it will require master spirits to get you through the storm.

"It is thought that a good deal of this pressure will come upon you next winter. These surmises may not be realized to their full extent; but you must admit there is a good deal of truth in them. To be forewarned is to be forearmed. All I can say is, keep your accounts well in hand; watch them with increased vigilance; have *no* engagements in the colonies; order merely for your wants; keep only a moderate stock. Then you will have an advantage over your competitors. For although business in the aggregate should materially decrease, yet yours will receive a fresh impetus from there being less competition. Some great houses will

collapse or withdraw with the pressure, as many little ones have already."

Answer to an application to open an account with a trader in a new settlement :—

"We are quite willing to open an account with you, believing that in time it will be valuable to both you and us; but we are quite averse to commencing in a large way, such as consigning you a ship. It is wiser for you to proceed gradually, strengthening your connexion among the settlers, until you could rely on their support. In the interim you should send an order, at first for about five hundred pounds' worth of goods, and repeat it in six months. We could then increase your credit as your business advances.

"Let me know whether you have a bank that would discount any bills you might draw on us against wool by hypothecating the bill of lading. I should like also to have a chart of your port, and, in fact, every particular that you can think of, *e. g.*, if you have had any vessels direct, or is it usual for vessels first to touch at another port? But, our fear is, that sending you a ship at once would give you a premature start. Eight months' residence would hardly give you sufficient influence to load a vessel. You had better let the thing grow for a year.

"In the mean time, you might ascertain and send us word, by return mail, what quantity of wool will be grown in your neighbourhood; whether any of the settlers would support you if a ship were sent, and to *what* extent and what advance they require on their wool.

(The rule is, I believe, if wool is worth one shilling and sixpence, to advance one shilling.) If you took a tour amongst the settlers, you could soon ascertain all that I have written about. Many of them probably would be inclined to support you if there were a probability of your getting a vessel direct. I should advise you to draw up two indents—one for us to execute under any circumstances, the other in the event of a ship coming direct to you, as, in the latter case, you would order bulky articles for the purpose of influencing a consignment. Keep to useful, everyday goods, and you cannot hurt. We buy goods of every description, and are conversant with the best markets. We buy wholly for cash, giving our correspondents all the discounts we obtain. You may depend upon the interest being moderate, and such as would enable you to compete with your neighbours."

He saw that push and energy on the one hand, and caution and judgment on the other, might be thoroughly conciliated. But he never regarded himself as having attained perfection in this matter. He writes to his manager: "I do not wish you to relax your caution, but the satisfaction you manifest as to our style of doing business may, I think, with safety be abated. Our business is not a model business. Although presenting some good features, it is capable of great expansion with push and energy. There is danger in being too satisfied with things as they are. When this is the case, little progress can be made. Do not fall into the error of thinking that our business is perfect."

CHAPTER XIX.

BUSINESS CHARACTERISTICS, *continued:*

FRUGALITY, FAIRNESS, AND CONTENTMENT.

"A searching distress in the middle classes, arising partly from their vanity in living always up to their incomes, and partly from their folly in imagining that they can subsist in idleness upon usury, will at last compel the sons and daughters of English families to acquaint themselves with the principles of providential economy; and to learn that food can only be got out of the ground and competence only secured by frugality."—RUSKIN'S *Lectures on Art.*

MR. POWELL acted on the principle that an unselfishness frugality is noble. Before marriage, notwithstanding the smallness of his income, and his systematic liberality, he had saved enough money to purchase the house in which he lived, and to have laid by what in his position amounted to a very considerable sum. The like virtue he insisted on in the case of every one in whose prospects he took especial interest. For example, he writes to a young man:—"I will add £50 to every hundred you have saved by the time you are twenty-eight; but if you do not depend upon yourself, you shall not depend upon me. That would destroy all your energy and make you worthless."

Frugality was with him a matter of personal honour *and* self-respect as well as of common morality. His

maxim was, "Whoever exceeds his income is a thief." But he resolutely kept within his income. He confesses, "The *feeling* of being *hard up* I never could stand."

For the first three years of married life Mr. and Mrs. Powell lived on £150 a year.

On this subject he writes to a young friend:—

"You must not only keep out of debt, but must resolve to save. Put something by every year, however small a a sum. You will then find how pleasant it is to have something of your own."

"If the being a volunteer lead you into expenses which you cannot afford, you must give up being a volunteer."

But his fairness was scrupulous and sensitive. He detested what he calls "the abominable cut-throat system." He was wont to take the most trustworthy and impartial advice within his reach as to the fairest mode of adjusting claims, and was careful to start with terms which would not need future alterations or discussions:—a great saving of time and friction this. He brought an unsophisticated conscience as well as a keen intelligence to the study of business relations. His was not "the rigid right that hardens into wrong;" *e. g.*, "I will not go into the indirect loss the laying out of so large an amount has caused me." "As to the disputed point of commission, I shall yield it in your favour;—not to your arguments, the force of which I cannot recognise, but because trade has been against you. But you should not endeavour to evade reasonable charges by fallacious arguments."

"In consideration of your last hard year we will reduce the interest."

"I am very glad you have settled amicably with ——. He was much to blame, but I did not like to quarrel with such an old acquaintance."

"I shall simply put you on the faith of honest Christian men to do justice to me in these valuations. I do not wish a third party to intervene."

His thoughtfulness and consideration towards his *employés* were beautiful. To his managers: "I fear you have been sadly overworked; however, I know that you have a cheerful spirit and plenty of pluck." He laid down this rule, and adhered to it throughout: "Make your *employés* comfortable from the first. It is this that gains their affections, and devotes them to your service." It is refreshing to observe the relations of perfect friendship which subsisted between him and the two highly estimable young men who managed his various businesses in Victoria, and subsequently became his partners. There was a familiarity which did not breed contempt, which did not destroy or even dilute the due respect of subordinates for their principal. His voluminous letters to them, dealing with the minutest details of business, are as confidential and *chummified* as if they were his brothers, or affectionate and regardful as if they were his own sons that served him. "I write to both of you, as this makes the correspondence more pleasing and definite; so you must read each other's letters, and each reply to his own." Nor did he let kind words serve instead of kind acts. He gave them very handsome *substantial* proofs of his appreciation of their ability, fidelity, and good will. And he had his reward.—To a friend: "My business is being managed in first-rate style during my absence, and I

expect will pay a large profit during this year." To his managers: "The very full reports you send me enable me very accurately to judge of the business. You may be sure nothing escapes me." In short, the fine relations between him and those whom he employed were highly creditable to both parties. The following letter to a friend casts light upon his own procedure. "Do as I have done. Train up one or two young men of sound moral and religious principles to your business, give them a small share of your profits, and let them know that their prospects in life depend upon their good conduct. Let them feel the responsibility of the business while you are there, so that you do not leave untried men behind you. Why, I have half-a-dozen deserving young men now in my —— establishment that I would not hesitate at once to take in as partners, provided I required them. They all know that I feel an interest in them, and they feel an interest in me. This plan would wonderfully relieve you; it would take off the pressure from yourself, and they would take delight in their new powers. If you have no one you can trust, let me name two in my —— firm that would serve you admirably. They would be diligent, conscientious, and honest as the day; and after two years' training would take the entire work off your hands, and leave you a free man. You will find that the great pleasure of business is, the not being a slave to it. Be a master, and have authority over those that can do all the work."

To a young man the prospect of making altogether his own, in a few years, a business which has cost an immensity of thought and labour to get together, is no light matter.

For all Mr. Powell's dealings with those in his employ, I know no term so applicable as the word *handsome.* Sentences like the following occur in minute and lengthy business letters :—"Mrs. —— writes that —— is growing weak, and his appetite failing. Perhaps his present situation is too confining; could you not place him at ——?" Yet his gentleness never degenerated into weakness; *e. g.*, "—— will require kind and patient treatment. But if remonstrances fail, there is no alternative but to let him go."

He would moderate the application to business of those whom he saw to be in danger, either from temperament, or desire of promotion, of overworking themselves in his service.

His fairness and moderation were universal—to his *employés*, to manufacturers, to customers, to everybody. We have seen that he would insist upon every clear claim which his large orders and prompt payments gave him on prosperous firms. He knew that not only "he that oppresseth the poor to increase his riches," but also "he that giveth to the rich shall surely come to want." (Prov. xxii. 16.) To forego trade rights in favour of money-making houses, would have brought upon him this personal guilt and providential liability. On this matter he was positive and pertinacious. He did not regard business transactions with well-to-do gentlemen as the true sphere for generosity. Hence, some thought him hard and unyielding. But all this was only a part of his clear-headed conscientiousness.

"I find —— intend coolly throwing us over, after *having* availed themselves of our advice. We thought we

had to wait too long for our remittances, and having proposed that they should remit more sharply, they are now trying to do without us. We have no feeling in the matter, beyond a determination to protect our own interests in such cases. In fact, we think they have only acted without sufficient reflection, as they have previously always behaved in the most honourable and gentlemanly manner.

"As to doing business with you to the amount of £25,000 per annum, I am unwilling to bind myself down to any sum; but am willing that it should be understood that if in twelve months from the time that terms are agreed on, it is the wish of either party that business relations between us should cease, a notice to that effect shall be sufficient. I think also, that since my London agents give me credit for the fifteen per cent. allowed upon insurance, you should do the same. Should you see fit to consent to these alterations in your proposed terms, please to state the terms (so altered) distinctly in your reply, and note that the eight per cent. mentioned in your former letter is eight per cent. *per annum.*"

As instances of Mr. Powell's moderation and fairness, I may give the following extracts from his correspondence:—

Answer to an application from a friend to select and send out an agent to Australia:

"As regards any trouble you may give in commissions of this kind, that I do not think of. I am well pleased to do anything that may promote your interest or comfort. What I do *not* like is the *responsibility.* If I send out a man who does not suit you, it is harder for the man than

for you, if I take him away from a situation which he fills with satisfaction to his employers, and where his chance of promotion is good. In such a case you are annoyed, but *he* has his prospects in life clouded. It is a hard matter for both of you. I am willing, however, to proceed, if you are prepared to run all risks. Now, as to the young man whose credentials I sent you. He is now in a good situation. If I engage him, he intends to get married. Here he at once incurs two grave responsibilities; and how would he feel, if, on arriving, he found he did not suit? Clever men are as scarce here as in the colony. Muffs are to be had in countless thousands. There is as brilliant a field for a man of real ability here as anywhere."

"The requisite qualifications in a good and ready salesmen are, in addition to a thorough knowledge of the business, insight into character, cool temper, activity, obligingness, and plenty of tact and push, and, above all, high honour and sound religious principles, and consequently sobriety. With such a man you will not grudge an extra £50."

"You must remember it takes some time to develop a man's energies in a new position. Men are not thrown on their own resources in England as in the colony; there is so much division of labour in England, that the administrative faculties are not brought out. A good managing man is consequently as highly valued here as in the colony."

"Your names have been favourably mentioned to me, but I thought the fact of your services being so largely *devoted to* —— would prevent your serving a competing

house. I am afraid our interests would clash, and should be sorry to be brought into collision with a firm I so highly respect."

"Your orders are put in hand with the greatest celerity; but order no more than you want. I had rather your account paid me badly than that you should fill up your shelves with dear stock."

"I am desirous that you should be cognizant of every penny we make out of your account.

"You are aware that when you opened your account I was to charge you five per cent. on all the goods you ordered. I have not done so up to the present, as the goods have come to a bad market.

"I am unwilling that I should guarantee the account, whilst —— have all the profit. I do not wish to deprive them of any business, but I think my view of the case the fair one."

Mr. Powell never attempted to injure a competitor, though he did strive to distance all in efficient service of the public. He writes: "Fiery little —— is disposed to lose a few hundreds, all for the honour and glory of driving ——'s article out of the field. I shall not make a penny difference."

CHAPTER XX.

BUSINESS CHARACTERISTICS, *continued:*

MODERATION.

"The way gradually opens to cease from that spirit which craves riches and things fetched far, which so mixeth with the customs of this world, and so intrudes upon the true harmony of life, that the right medium of labour is very much departed from. In beholding how the true calmness of life is changed into hurry, and that many, by eagerly pursuing outward treasure, are in danger of withering as to the inward state of the mind, I often feel an engagement to labour for promoting an humble, plain, and temperate way of living, a life where no unnecessary cares nor expenses may encumber our minds, nor lessen our ability to do good, where no desires after riches or greatness may lead into hard dealing. A life less humble, less simple and plain than that which Christ leads His people into, does necessarily require a support which pure wisdom does not provide; hence there is no probability of our being a peculiar people, zealous of good works, while we have wants to supply which have their foundation in custom, and do not come within the meaning of those expressions,—'Your heavenly Father knoweth that ye have need of all these things.' Imaginary wants are different from 'these things' which He knoweth that we have 'need of.'

"If those whose minds are redeemed from the love of wealth, and who are content with a plain, simple way of living, do yet find that to conduct the affairs of a family, without giving countenance to unrighteous proceedings, or having fellowship with works of darkness, the most diligent care is necessary: if customs distinguishable from universal righteousness, and opposite to the true self-denying life, are now prevalent, and so mixed with trade, and almost every employ, that it is only through humble waiting on the *inward guid*ance of truth that we may reasonably hope to walk

safely and support an uniform testimony to the peaceful government of Christ: if this be the case, how lamentably do they expose themselves to temptations, who give way to the love of riches, conform to expensive living, and reach forth for gain, to support customs which our holy Shepherd leads not into!"—*John Woolman.*

"The standard of national morality might be permanently raised, and a kind of self-denial introduced, which Englishmen seldom practise, the self-denial not of giving money, but of refraining from earning it."—*Professor Seeley.*

ONE of Mr. Powell's finest and rarest business qualities, when viewed in connexion with his energy and astuteness, was his *moderation* in the pursuit of wealth. He was as little depressed by a break in the continuity of his success as over-elated by a long run of prosperity.

In reply to the intelligence of an unfavourable stock-taking, he writes:—"After I saw the amount of the expenses chargeable to the business, I judged they would exceed the very low profits you have been compelled to accept. It is of no use to be downhearted, or to attribute the result to causes not clearly apparent; enough has been shown to prove where the real evil exists. You must attack the evil with courage and patience. To place the business on such a basis as will require no further alteration is worth all the energy and ability you can throw into the fight." He then writes to the Rev. D. J. Draper:—"As I have no profits out of which to give, I must see what I can afford, notwithstanding my losses."

To another correspondent:—

"£500 a year with peace is better than £10,000 with

care. I want to keep body and soul clear of care, that I may the better prepare for my eternal home."

Mr. Powell's moderation was, humanly speaking, his mercantile salvation. The times when prosperity began to flow in upon him were abnormal and seductive. The immediate demand was immense, the profits of trade were proportionately large. His distance from his base, so to speak, seriously endangered his position. Before an order upon firms in England, no larger than the then present and pressing public wants would justify, or even necessitate, could be executed at Melbourne, the demand might suddenly contract, so as to throw upon his hands a huge shipment of unsaleable goods. Several of his compeers and competitors were thus sacrificed to sudden success.

Another branch of Mr. Powell's wise moderation was his contenting himself with his own proper business, and never dabbling in what he did not understand, or committing himself to any of those costly and precarious undertakings which ruin ten families to enrich one. He thus secured for himself the full advantage of experience. Many a clever and honest-hearted man has *pierced himself through with many sorrows*, by distracting his attention and dissipating his energies. Security should be the paramount consideration with a Christian in the investment of his money; to this, largeness of return should be distinctly secondary.

Mr. Powell denounced all risky speculations on the part of his friends with stern fidelity and cutting conciseness; *e. g.*—

"You thought you knew a ready way to get rich, and

launched into the destructive sea of speculation. How could I trust or respect one who gambles, staking his all; dissatisfied with the slow but sure way of succeeding? '*He that maketh haste to be rich shall not be innocent.*' The greatest mercy that God has shown you is that He has taken from you the means of gambling, or you might, had you succeeded, have been a gambler all your days. The money that is best earned will do you most good. If you are dissatisfied with such rewards as God gives to the patiently industrious, and are seeking some rapid mode of acquiring wealth, you must take the consequences—probably disgrace and poverty. You have nothing left now but to repent. You cannot serve God and Mammon: you cannot, without blasphemous falsehood, call yourself a Christian, if you conduct business on the principles of heathenism."

To another friend:—

"Extending your business too rapidly occasions you all this trouble, anxiety, harass, and annoyance. It redoubles your work, and after all issues rather in loss than profit. What can be the use of business of this kind? It allows no time for reading or recreation, and sets up and keeps up a restless excitement, that wears out body and mind before the time. Let me urge you to reflect and act reasonably. Do not lose your courage or your cheerfulness. Put your whole trust in God, and ask for the assistance of His Spirit through Christ; but resolve, at the same time, bring to your business within the limits of your capital."

If businesses were always conducted on the principles adopted and adhered to by the subject of this biography,

that appalling national calamity called a crisis or a panic would for ever cease to be what it now is, an inevitably recurrent retribution on the insane covetousness of a trading community. For, speculation is the parent of panic. Crisis is the child of over-trading. *Over*-trading far more than otherwise unsound trading is chargeable with all the ruin of those vast commercial earthquakes, all the wrong of those ruthless mercantile massacres. It is excessive much more than deliberately fraudful adventure which brings on commercial convulsion. But *what is over*-trading? It is simply expending capital faster than it can be recouped. It is the sinking money in even useful and valuable undertakings which are almost sure to be amply remunerative IN THE LONG RUN, faster than it can find its level; making the pecuniary outflow more rapid than the pecuniary return. Over-trading is *fast*-trading; is, in fact, the criminal folly against which the Word of God so clearly warns us—the *making haste to be rich*, which is never innocent, but always culpable and baneful. The individual or the community which commits this great evil *falls into a snare.* The immoderate, that is to say, the over-hasty, pursuit of wealth cannot but issue in over-production, *i.e.*, too rapid production, making more than the public want, and faster than the public can consume. Over-production must terminate in a glut—a glut in a revulsion—a revulsion in the ruin of thousands. But how is this to be remedied? What is the cure, rather what the preventive, of these terrible mercantile seizures and collapses? They are clearly and signally retributive, the just penalties of violated law. And retribution can only

be escaped by repentance and reformation on the part of the guilty; vigilance and propriety on the part of the blameless. There is but one security against these frightful miseries—individual moderation in the pursuit of wealth, the being personally content with steady, safe, and honourable rates of profit upon invested capital. War, revolution, or failure of crops might even then produce a panic; but the sublime scoundrelism of the money-market would be baffled, if the credulous cupidity of the public—the outsiders—should give place to Christian moderation in the pursuit of wealth. The bloated spider, speculation, spinning its foul film to catch the unwary, would say in vain—

> "Walk into my parlour . . . .
> 'Tis the prettiest little parlour you ever did espy."

How puerile it is to regard these recurrent panics as mysterious visitations, inscrutable as potato-rot or rinderpest! How are they to be prevented, if trade be carried on mainly with fictitious capital, and ruinous expedients, such as the re-drawing of bills, which originated with desperate men on the very verge of bankruptcy, become part of the ordinary machinery of commerce?—if business be made a lottery in which the blanks outnumber the prizes, and the ticket is bought with borrowed money!—if men will stake their all, and more than their all, on schemes in which it is impossible to proximately calculate the probabilities of success or failure—will wildly take their chance of incalculable riches or unfathomable ruin! What a mischievous untruth it is to call men *unfortunate*, who, having abandoned the safe

and serviceable pathway of regularly remunerative trade for schemes which have all the charm and all the criminality of gambling, have received *in themselves the reward of their error which was meet*—a gambler's desperation and a gambler's doom.

It may be said that on the present system of credit it is impossible to free business from every element of risk. Assuredly, business-men of all classes are exposed to liabilities which no prudence can avert, no sagacity forecast. Those respectable religionists, with the conscience of a Thug, who, having created capital out of nothing, create a crisis in the money-market, that they may sweep into their own coffers the hard-earned profits of useful industry and the slow savings of a life-long frugality, often bring to a dead lock the wheels of the most legitimate commerce. Old-fashioned traders, who have honourably served the community whilst dutifully providing for their families, are robbed in a day of the well-won gains of a decade. But because some degree of hazard is inseparable from travelling, must all precaution be abandoned, and no danger-signals heeded so long as we can *go a-head?*

A hundred years ago it was a mercantile maxim:—"A bank cannot consistently with its own interest advance to a trader the whole, or even the greater part, of the circulating capital with which he trades; because, though that capital is continually returning to him in the shape of money, and going from him in the same shape, yet the *whole* of the returns is too distant from the *whole* of the outgoings, and the sum of his repayment could not equal the sum of its advances within moderate periods of time.

Still less could a bank afford to advance him any considerable part of his fixed capital, &c."* But now-a-days bankers themselves are often blamed if they—though they are trustees for money as well as traders in money—do not become virtual partners in vast and risky undertakings—if, in fact, they will not hand over the slow savings of steady-going farmers, for example, to adventurous companies, and thus make the proceeds of legitimate trade fuel to keep a-boiling the witch's cauldron of speculation. And worse still, bankers themselves will tempt young and sanguine traders by large advances to extravagant and precarious enterprises. We have known honourable, generous, public-spirited young merchants urged by bankers to huge and hazardous undertakings, conducted with other people's money, and thus to be at once the agents and the victims of their treacherous rapacity. And by—

> "The force of blear illusion
> They were led on to their confusion." †

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* "Wealth of Nations," book ii., chap. 2.

† It were well if Mr. Bonamy Price's papers on the Currency were well pondered by Christian men of business. Some people seem to regard a bank as a charitable institution, a sort of Royal Humane Society, for the rescue of imprudent and over-eager adventurers from the just and inevitable penalties of their own recklessness. They talk, and even write, as if the business of a bank were to undertake the liabilities of speculative trade, and as if it might indefinitely postpone those inevitable liabilities. They refuse to see that this is to saddle legitimate trade with the wildly-incurred obligations of gambling speculation,—to make the quiet, moderate part of the community responsible for the extravagances of the unquiet and immoderate. They blind themselves to the fact that credit cannot create capital, but, on the contrary, creates

Doubtless, within certain limits, business may be honourably, because safely, carried on with borrowed money, and it is the very *raison d'être* of banks to supply

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debt, and nothing else, excepting a little more time for repayment, with interest—in other words, *with a new debt upon an old one.* A banker is in the main a dealer in debts. He does not trade nearly so much in money as in money claims. He is a medium of payment, a receiver and payer of cheques. Sir John Lubbock has shown that not more than three per cent. of all the vast sums that pass through the banks is in gold and notes. A banker can only lend so much, and for so long a time as the public, that is to say, the state of trade and of the public mind in relation to trade, will give him leave. Of course, a very pleasant immediate relief might be administered to "spirited and enterprising" men, who like to pursue riches at other people's risk; but this relief would be as delusive and detrimental as it was temporary; it would supply to those who had already overburdened themselves with liabilities the temptation along with the means of going further and further astray, and thus involving themselves in deeper guilt and more frightful ruin; besides inflicting more extensive misery upon the community, and drawing the obliging or greedy bankers themselves within the same charmed circle, the same mercantile Maëlstrom. The banking business, being an expedient for making all the capital of the community continuously employable, and therefore continuously productive, and involving complicated transfers of money claims with a very small proportion of hard cash, is always in danger of encouraging hazardous financial associations, and stimulating the over-eager cupidity of individuals, whilst facilitating the extension of regular and steady-going business to the greatest possible extent consistent with safety, that is to say, with sufficiently rapid returns. Mr. J. S. Mill has put the matter in the fewest and the clearest possible words:—"Credit has a great, but not, as many people seem to suppose, a magical power; it cannot make something out of nothing. How often is an extension of credit talked of as an equivalent to a creation of capital, or as if credit actually were capital," &c. "It seems strange that there should be any need to point out that credit being only permission to use the capital of another person, the means of production cannot be increased by it, but only transferred," &c.—*Principles of Political Economy.*

that money from the funds which are placed at their disposal, that is to say, from the surplusage of sales over purchases in the whole trading community. But, as Adam Smith very moderately and mildly puts it:—"In justice to their creditors their own capital ought to be sufficient to insure the capital of their creditors, or to render it extremely improbable that those creditors should *incur any loss, even though the success of the project should fall very much short of the expectations of the projectors.*"*

The whole business world being in its normal condition on full stretch, and its transactions having become so complicated and interdependent, the best-devised ventures of the most honourable traders are imperilled, not only by the rascality, but by the imprudence and excessive enterprise of others. This interdependence of the business world enormously enhances the guilt not only of fraudulent but of too fast trading. Louis Blanc says: "A French workshop closes because an English house has failed; because an American firm has been reckless or dishonest."† The epitaph of covetous Achan, "*That man perished not alone in his iniquity*," is tremendously applicable to the imprudent and ambitious merchant of the present day. A thousand innocent people are the victims of one man's immoderate pursuit of wealth. *One commercial sinner destroyeth much good.* And when the headlong avarice of a whole community is suddenly *brought up*, and it becomes apparent that many must be ruined before affairs can right themselves again,

* "Wealth of Nations," book ii., chap. ii.

† "*Droit au Travail.*"

then comes a frantic rush;—not like that to the boats when a ship is foundering or on fire, for then principles of honour and sentiments of gallantry are not forgotten—*Women first, and crew and Captain last;*—not like this, but like the crush at the narrow outlets of a crowded theatre when an alarm is given; where selfish terror multiplies the danger and consummates the calamity. Then it becomes apparent how the complex system of borrowing and lending, which forms the internal machinery of commerce, grievously enhances the inherent riskiness of trade.

The injunctions of Holy Writ are in exact harmony with the conclusions of sound political economy. It were well for all Christian men of business to lay to heart the following words of J. S. Mill:—"Every real improvement in the character of the English must necessarily moderate the ardour of their devotion to the pursuit of wealth. The desirable medium is one which mankind have not often known how to hit: when they labour, to do it with all their might, and especially with all their mind; but to devote to labour for mere pecuniary gain, fewer hours in the day, fewer days in the year, and fewer years of life." Again: "The chance of great prizes operates with a greater degree of strength than arithmetic will warrant, in attracting competition; and I doubt not that the average gains in a trade in which large fortunes may be made are lower than those in which gains are slow, though comparatively sure."*

"A bold adventurer," says Adam Smith, "may sometimes acquire a considerable fortune by two or three

* "Principles of Political Economy."

successful speculations, but is just as likely to lose one by two or three unsuccessful ones."*

And what is the lesson of all this? Why, surely,—*moderation in the pursuit of wealth.* The productiveness of capital, like every other "mortal thing," has its laws and its limits; the transgression of which is visited by penalties as severe as they are sure. Let every Christian trader put the question to himself honestly and pointedly, "Am I observing those laws—keeping within those limits?" "Villainy somewhere! Where?"

This insane avidity, which works such mischief with the national comfort and morality, *makes havoc of the Church.* And, alas! it is not only men of business who fall into this snare, but highly intellectual members of the various professions will risk their slowly realized rewards, because they have been so slowly realized; and ill-supported and even wealthy ministers of religion will stake the future of their families and the credit of their Christianity on plausible adventures; and ladies will trustfully embark with such pleasant and such well-reputed company. Credulous cupidity proves too strong for reason and experience and the warnings of Holy Writ. The short cut to fortune proves the ready road to ruin. This general discontent with moderate means and safe and honourable profits is the most prolific source of that commercial demoralization which has become matter of imperial notoriety.† Hence the disgraceful exposures which the last few years

* "Wealth of Nations," book i., chap. 10.

† Witness "Report from the Select Committee on Assurance Associations;" Mr. Gladstone's speech on the Post Office Assurance Bill, where he speaks of the "deception, fraud, and swindling perpetrated upon the most helpless portion of the community."

have made. Under its influence men of rank and of religious reputation have become parties to palpable frauds; and names long honoured in the world and in the Church have been affixed to incorrect and delusive accounts. Mammon has borrowed the attributes of Moloch and of Belial; and not only prudence and common sense, but "judgment, mercy, and truth," and the plainest obligations of trusteeship have been sacrificed at his shrine. The golden calf of covetousness has portentously grown into an inexhaustible milch-cow for adroit unscrupulosity. It is to be hoped that the spread of primary education will at least give the public such sound knowledge of arithmetic as may secure them, in the absence of any heavenlier light, from inveiglement into schemes which bear unsoundness on the very face of their published accounts.

Since it seems that legislation may not interfere to check these evils; since the sacred right of cheating and adulteration is held to be an essential attribute of competition,* surely it is time that Christianity should fight these monsters on the true battle-field—the hearts and habits of its professors. If Parliament declines the combat, then the pulpit and the religious press must lead the attack upon this murderous recklessness of money-getting, which makes business "a world of plunder and prey." All this comes of *making haste to be rich!* Hence, too, these unhealthy accumulations of human beings—heaps upon heaps—alternately all but worked to death, and all but starved to death, according to the violent

* See Debate in the House of Commons on Lord Eustace Cecil's *Motion.*

oscillations of unregulated trade. Hence, also, the vast increase of drunkenness, to which over-work and idleness are equally successful tempters. Thus by the rage for riches the true harmony of society is broken. The man who from discontent with the steady and secure remunerativeness of trade attempts to carry on a business out of proportion to his capital is a public enemy. He is doing what he can towards the production of a panic.

The subject of this Memoir was not chargeable with this prevailing crime. Moderation, fairness, and mercy tempered his constitutional eagerness, and prevented his business ardour from degenerating into a mere morbid industry or animal avidity.

Mr. Powell believed and acted on the belief that—leaving out of view cases of very exceptional calamity—the laws of success in business are as fixed and reliable as any other laws. He records his deliberate conviction, that, "No man can conduct a business *well*, without succeeding in the long run."

His success was in the face of strong competition. He writes in 1857 :—

"There are now twenty-two ironmongers in Melbourne, but although the number has greatly increased this year, my business not only keeps up, but shows at the end of the half year nearly £1,500 more than at the same period last ——. This is something to say in the face of ——, who are importing at the rate of £10,000 to £12,000 a month."

To know *when* to retire from business, and *how* to retire, requires great judgment. It is as grave a blunder to retreat too soon as to hold on too long; to withdraw

too suddenly as to linger too tenaciously. Unless warned away from business by declining health, or drawn by such a love of Christian toil as amounts to a "call," it is a serious mistake to retire on a bare competence. It is well to retreat from business "before we yet discern life's evening star," if two main points are secured: first, ample resources for a rate of giving, proportioned to the *style* of living adopted, and the position occupied; second, some healthy and useful occupation, which can be followed *con amore*. If the former proviso be neglected, the necessarily small contributions of the *independent gentleman* will tend to lower the standard of giving in his church and neighbourhood. If the latter be lost sight of, the misery ensues which Cowper has so well depicted:—

> "'Tis easy to resign a toilsome place,
> But not to manage leisure with a grace;
> Absence of occupation is not rest,
> A mind quite vacant is a mind distress'd.—
> He proves—
> A life of ease a difficult pursuit."

As Mr. Powell died in the prime of life, his views on this subject can only be gathered from his letters to his friends:—

"Suppose you close your business, you would find that twelve or eighteen months' travelling would give you a surfeit, and you would miss your old occupation. But, by training a couple of young men thoroughly, which could be done in eighteen months, you would be free to see all Europe and America, and then you would return with great zest. The yoke having been on your partners for so long a period, you could lead a very

comfortable life, having simply to give oversight and advice. Give these suggestions careful thought, and get free from the notion that held me in chains for many years—that I must do everything myself. Gradually place the weight on other shoulders. The secret of finding good partners is *training them;* and letting them have a large share of the management, whilst you are on the spot. You will then see if they are up to the mark; and if they work well then, they will not disappoint you when your back is turned. As an additional precaution, when you leave for your grand tour, you might give any old and tried friend a power of attorney, to be used judiciously in case of emergency. The knowledge that a third party had power to interfere if anything went wrong would exercise a salutary restraint."

"If I were you, I should let the full weight of management fall upon your two intended partners some months before you leave, that they may get trained to the work under your own eye."

To a friend who consulted him as to the propriety of retiring from business:—

"You cannot too carefully weigh this question, nor too earnestly ask the wisdom which cometh from above. If you are fully satisfied that under all contingencies you have ample means, and are convinced that you can fill up your leisure life usefully, I think you wise in getting rid of your burden."

To another friend, who proposed a premature retirement from business, he gives the following advice:—

"In commercial life you have as many opportunities of doing good as in other spheres; and we are neither of

us young enough to serve an apprenticeship to anything else, and yet we cannot be idle. I should strenuously recommend you not to wind up your —— business, but do as I have done, train up young men to relieve you gradually."

"Taking in a *thoroughly good* partner affords incalculable relief. It also prevents the sudden and complete break-up of a business in the event of death. To take in a partner with power of dismissal is a duty you owe to your family; for, if death should overtake you, your business would be closed."

To a friend whose worldly position had been lowered by the misconduct of others:—

"I feel very sorry such avocation has fallen to your lot; but am heartily glad you have had the sense to face your difficulties manfully, and hope your courage will bring you through. Struggles such as you are undergoing are the best cement for married life, and will more attach you to each other, if you help each other, than if you had lived from the commencement to the end in the greatest luxury. Now you have commenced the business, go thoroughly into it. Do not be ashamed of an honest business that is supporting you. And make it honourable by your Christian conduct. Acknowledge God in all your ways, and He will direct your steps. Be more than ever a man of prayer, and your way will open."

What a noble thing is trade, when conducted by a noble man, in a noble way, and for noble ends! What a sphere does it throw open to intelligence, energy, and Christian virtue! What a fine pursuit is commerce—

business—*money-making* in the hands of a sensible, conscientious, and believing man! How contemptibly inert are the flutterings of fashion, the forced and feeble excitements of pleasure-*seeking*, compared with the brisk, resolute, patient, wakeful activity of a thorough business man! Such a man was he whose characteristics I have sketched. The sedulous boy-clerk, in high-toned health, abandoning his forest freedom, and chained by a generous purpose to his desk, in a dim and dingy office; the ailing young man, with shattered constitution and small salary, devoting himself steadily to his master's interest, slaving, saving, "hoping all things, enduring all things;" the young husband, resolved to make one bold, but well-considered effort for the independence and comfort of his wife and children, giving up his situation, selling his house, spending all his savings, to secure what he saw was his only chance of ultimate success—a connexion with some first-class firm at the other side of the globe; the single-handed storekeeper in a crude township, straining all his energies day after day to support those who were dependent upon him, achieving "social success in his shirt sleeves," till inundated with an unimaginable influx of custom through the rush to the gold fields; the large importer, selecting and training and attaching to his interest and his personal character agents to whom he could quietly confide his business for a year and a half, whilst he was making himself master of the art and mystery of British trading, and visiting America with the view of establishing safe and profitable relations with some honourable houses in its great commercial centres; the London merchant, *the city man*, the principal of a

large mercantile establishment, conducting its widespread and multifarious details vigorously, honourably, and successfully, yet, with head and heart above the world, living in the region of unseen and eternal realities, putting the interests of Christ's kingdom in the forefront of his commercial calculations, not waiting till he had made his fortune, but giving thousands of pounds, year by year, in quiet alms deeds, and to bold evangelistic and educational enterprises, sedulously cultivating his mental powers, fitting himself for service in the Church and in the secular society, accepting Church cares, and discharging Church duties, keenly interested in all human affairs, yet proving that "to be spiritually-minded is life and peace." Surely such a man vindicates the nobility and sanctity of trade! Let us now look at his continuous liberality, his self-education, and his service of the Church.

CHAPTER XXI.

CONSECRATION OF COMMERCIAL PROCEEDS.

"And her merchandise and her hire shall be holiness to the Lord: it shall not be treasured nor laid up; for her merchandise shall be for them that dwell before the Lord, to eat sufficiently, and for durable clothing."—*Isaiah* xxiii. 18.

COMMERCIAL transactions must first be sanctified, and then commercial proceeds may be consecrated. The man who dedicates to God that which he has obtained by *covetous practices*, by double-dealing, unveracity, trickery, hard bargaining, a cruel use of capital, gambling, and God-tempting speculation, or an eager pursuit of wealth to the neglect of spiritual, mental, and bodily health, is offering God the reward of iniquity, the wages of unrighteousness, or casting into the Lord's treasury the price of blood. The Popish Princes who founded abbeys and endowed churches with the acquisitions of rapine and of murder were but endeavouring to make God an accomplice, or accessory after the fact, to the violation of His own holiest laws,—and how much better is the Protestant merchant who builds churches or chapels, founds and endows colleges, or hands over to evangelical enterprises sums acquired by un-Christian practices, such as we have in our last

chapters indicated? In order to the hallowing of trade, two things, at least, are indispensable: 1. That the pursuit of property be entirely subordinate and subservient to the pursuit of piety, and that all our commercial virtues flow out of spiritual-mindedness, and a regard to the will of God. 2. That in the acquisition of property, absolute truthfulness and unfaltering fairness and moderation be religiously maintained.

The subject of this biography fulfilled all these conditions, and was therefore free to *consecrate* his *gain to the Lord of the whole earth.*

Immediately upon his conversion, he felt it to be his duty to take upon himself Jacob's vow—"Of all that Thou shalt give me I will surely give the tenth unto Thee." This resolution was strengthened shortly afterwards by reading Dr. Harris's "Mammon." He strictly adhered year after year to proportionate giving through all fluctuations of his fortune. But the tenth was not the maximum of his yearly contributions to religious and charitable objects; it was the minimum. It was not the limit beyond which, but below which, he would not go. His systematic giving did not check his spontaneous generosity. He did not make the freest and noblest of the graces—charity—a mere matter of the book of arithmetic. We have seen him, when but a clerk with a hundred a year, with "frank-hearted thriftlessness" give £10 to meet the difficulties of one poor man. The tenth was not in his case hush-money to conscience, or quit-rent to God—a discharge in full of all obligations to the great cause of religion and humanity. Nor was it a kind of insurance payment to Providence. But he found this

principle—*the tenth, to begin with, is sacred to religion and philanthropy*—very helpful towards a wise adjustment of the concurrent claims of business, culture, home-comfort and the amenities of social life. He found it necessary in his position, and with his reputation for liberality, and his relations to Christian enterprise—metropolitan, connexional, and antipodal—to extend to his beneficence the like regularity and exactness which presided over his commercial affairs.

The following extract from a letter to a friend in Melbourne explains his principle in his own words :—

"LONDON, *March 21st*, 1866.

"I HAVE for years adopted a systematic plan of giving. It is better to give on a recognised plan than by fitful impulse. In the latter way you neither give so much nor so well. But setting aside in your ledger a tithe of all your gains as God's portion, you can periodically, and as a faithful steward, decide how that portion shall be distributed."

But his liberality was none the less spontaneous because it was systematic. His generosity, though like all his other virtues, an offshoot of his fidelity to God, and restrained and regulated by the sense of responsibility, was not rigid or geometrically ruled, but graceful and luxuriant as a branch that runs over the wall. Side by side with his munificence to great Church undertakings there flourished much private generosity. We have already noticed a very characteristic instance of what might be regarded as an almost eccentric liberality in one

so conscientious and so calculating even in his givings, and so committed to great Church schemes—his anonymous donation of £250 to Mr. Hargreaves, the discoverer of the Australian gold fields. This was accompanied by a graceful letter representing the donation as a scant offering of simple justice. The reply of Mr. Hargreaves to his unknown admirer, through the same channel, was equally tasteful and honourable. It was Mr. Powell's very conscientiousness, his sense of fairness, that prompted an act, which, had it been imitated by all who derived benefit, directly, or, like Mr. Powell, indirectly, from the gold discoveries, would have made the discoverer a millionaire. It brought into play a principle, which, if universally acted upon, would redeem the world from the disgrace and guilt of neglecting its greatest benefactors.

When he saw a worthy tradesman "under the weather," he would nobly "come to the rescue," and both man and steer the commercial life-boat by heading a private list of subscriptions.

Another fine and exemplary instance of Mr. Powell's conscientious liberality was his persistent endeavours to raise the stipends of Christ's Ministers to a point which would enable them to live comfortably and *respectably*, without pinching, and free from anxieties which tend to distract the mind from the great work of saving souls. Protestants, who cannot insist on the celibacy of the clergy, are bound to put pastors and their families into a position of comfort.

The sustentation of the Ministers of Christ on such a scale of liberality as shall place them in a position of

frugal competence—not of luxury, but of plenty, not of ostentation, but of seemliness—is represented in prophecy as one main result and direction of Christianized commerce. "Her merchandise and her hire shall be holiness unto the Lord: it shall not be treasured nor laid up; for her merchandise shall be for them that dwell before the Lord, to eat sufficiently, and for durable clothing."

Our friend paid the difference between the rent of a small and ill-situated cottage and that of a good-sized house in a pleasant locality for the Minister by whose instrumentality he had been brought to the vital knowledge of the truth.

He thus expresses his convictions in a letter to a friend:—

"LONDON, *August 17th*, 1857.

"I do not think that the Wesleyan Church occupies nearly so influential a position in England as in the Colonies. One great drawback to her progress is that many of her Ministers have their energies damped and their courage broken by the pecuniary straits incident to their insufficient allowances. Having witnessed the blighting influence which this exerts on the cause of God, I shall more strongly than ever advocate in the Colony that our Ministers be fairly salaried, and that such a provision be made for their old age as may permit them to look forward to it without anxiety."

In a most delicate manner, he would supplement the income of Ministers who had little or no private property,

so as to carry it somewhat beyond the point which the Quarterly Meeting thought sufficient.*

He loved to give some elegant and substantial tribute to acts of kindness and consideration in others, *e. g.*,

"My dear ——, I have chosen a very pretty piccolo piano for you, of a nice tone and touch, which I beg you will accept as a small token of the estimation I have for the generous kindness you have shown to ——."

This was always done in the most graceful manner:

"I know how delicate and high-principled you are, especially as to money matters, but you must not allow that to prevent your accepting what is really your *right;* and remember, it comes from an old friend."

One of his guiding axioms was:—"Some of our good

* The incomes of Methodist Ministers are perhaps the most equalized of any body of Clergymen in Christendom. There is not one great prize. The President of the Conference receives not a penny more than his brethren. The best paid Methodist Ministers, from London to Glasgow, have nothing to be compared with the revenues realized by the pastor of a wealthy Congregationalist or Baptist Church. But, on the other hand, no member of the brotherhood is abandoned to the financial straits of many a poor Curate or Dissenting Minister. The original theory was that Methodist Ministers received not a stipend, but a maintenance, not a salary, but "allowances." The Methodist people, from the first, perceived that the evangelical "workman is worthy of his meat;" they are waking up to the fact that the spiritual "labourer is worthy of his hire." In fact, the Methodist Ministers have hitherto been soldiers with rations, but without pay—gentlemen volunteers. But this beautiful theory in the present and prospective relative value of money and commodities is, as Mr. Powell's acuteness saw, producing "insufficient allowances," and, consequently, "a blighting influence on the cause of God." The wives of most Methodist Ministers, like the mother of the Wesleys, are compelled to observe the strictest and cleverest frugality, and yet are saved from absolute want.

deeds should be performed publicly, for example's sake, but the greater part quietly. The right hand should not be always shouting to the left, 'Ho! don't you see, I'm putting up chapels here, there, and everywhere.'"

As might be expected, his generosity sometimes drew him into difficulties and perplexities and manifold awkwardness, the extricating himself from which brought out finely his idiosyncrasies of adroit goodness—the exquisite combination of firmness and decision with judiciousness and gentleness. Of all this his correspondence affords ample, but unquotable, evidence.

The pleasure he felt in parting with money when his judgment gave him leave was of great service to him in his business, rescuing him from that penny wisdom, which is proverbially pound folly: *e. g.*, "Give the mate of the —— £5 5*s.*, if the mirrors arrive with *few* breakages."

"There is some pleasure in paying the P. and O., they do their work so well."

He had a deep conviction that giving was an essential part of a religious education. To an Australian Minister:—

"The Church must not neglect to cultivate the hearts of the youth of the colony, so that they may have true sympathy with and generous impulses toward every agency that will improve mankind. Children must be trained to give, or they will give little when they become men. Giving is waging a successful war with the great enemy of the human soul—covetousness."

A strong instance of Mr. Powell's good sense was that he had rather give than bequeath. He had no idea of

giving with the dead hand (*mortmain*). He held, with Sir Isaac Newton, that "those who give nothing till they die never give at all."

His motto was,—

DUM VIVIMUS DONEMUS.

Give while you live, plain common sense would say,
Seize the rich pleasure ere it pass away.
Give while you live, the godly preacher cries,
Make yourselves friends to meet you in the skies.
Lord, in my view, may both united be!
I give with pleasure what I give to Thee.

One would fain linger on a subject so pleasant as this. In fact there are few aspects of the Church in the present day so hopeful as the revived spirit and heightened scale of Christian liberality. So strongly has the grace of giving grown up amongst us, that an attempt is made to systematize it into a science. But in determining the due *proportions* of giving the *principles* of Christian liberality must not be lost sight of. The beneficence of the Church must never become a mere matter of tariff. Christ Himself must be the motive, the model, and the measure of our giving. Grace itself is generosity,—"the very prodigality of heaven;" but stewardship implies order as well as kindliness, an economical and discriminating, as well as a diffusive munificence. It was this judicious liberality that gave completeness to Mr. Powell's character. Humility was its base, an energetic conscientiousness its shaft, and a well-poised charity its Corinthian capital. When he had but little, he did his diligence to give of that little, and ever as his resources grew, *to his power, yea, and beyond his power, he was willing of himself.* Whilst his beneficence was systematic

in degree and direction, its *quality* was *not strained.* With him giving was not only a principle, but also a pleasure and a passion. He gave to indulge the godlike propensity and *penchant* of his renewed nature. It was not a duty to which he felt bound to work and wind himself up, but a luxury of feeling which he was bent upon enjoying to the full extent which conscience would allow. It was, in fact, the only luxury in which he indulged. He was "given to" giving. Generosity had obtained a real and effective mastery over him, so that he was incessantly either gratifying his passion, or laying plans for its gratification, *devising liberal things.* It was a kind of gracious besetment, which had to be placed under the strict guardianship of propriety and prudence. It required vigorous self-control to keep his bounty within bounds. He had *a bountiful eye.* In fact, he was "one of those rare men in whom the desire to relieve distress assumes the form of a master-passion."

He was always trying to stimulate the less ardent benevolence of others, challenging them to a bolder strain of benevolence, provoking them to love and good works. Like St. Paul, he would not hesitate to pique the well-to-do by contrast with the enthusiastic beneficence of the comparatively poor. It is a not uncommon complaint of individuals who have no need to be under any personal alarm of catching the contagion of generosity, that appeal is sometimes made to a principle of emulation, a passion of rivalry in endeavouring to excite Christian people to a large-hearted liberality. Yet is not this precisely the point of the apostolic appeal to the Corinthians (2 Cor. ix. 1-4)? It is as if he had said,

"You commercial and cultivated Corinthians will hardly let yourselves be distanced in the glorious race of generosity by the poverty-stricken peasantry of Philippi." Emulation in that which is good is a healthy and honourable, and may be a hallowed passion. It is as salutary in its influence upon individual character as it is beneficial in its effects upon society at large. It has been the chief prompter of true progress. "The forwardness of others," as St. Paul phrases it—the most advanced views and habits of the most earnest Christians—ought to awake in the average believer a holy ambition to overtake, and, if possible, to outstrip them. Lord Bacon nobly says: "We ought not only to follow good precedents, but also to set them." If no one had ever ventured beyond the commonplace standard of sacrifice, no truly great or generous act would ever have adorned the annals of the Church or of the world. The Christian Church should not be content to move with regulated precision, like a well-drilled recruit, whose chief virtue is to keep in step; but like a glorious spring-tide, when every billow seems striving to outstrip its brother billow, and ever and again some great wave gathers itself up in its might, and comes dashing far up the strand, indicating the point to which the whole triumphant tide is soon to reach. Individual Christians, and the various Churches, should stimulate each other to the highest pitch of liberality consistent with honesty and moderate family claims.

St. Paul does not hesitate to appeal to another principle closely akin to holy emulation, viz., a regard for our Christian reputation. This he acts upon in the most dexterous and yet the most delicate manner. He writes:

"I know the forwardness of your mind." He had just now placed before them the forwardness of the oppressed Macedonians, he now reminds them of their own forwardness in the preceding year: "I know the forwardness of your mind, for which I boast of you to them of Macedonia." One cannot but recognise here a certain gracious piquancy. He had been *boasting* of the Macedonians to the Corinthians, and now he confesses that he had boasted of the Corinthians to the Macedonians. Before he knew the mettle of these "hard-handed peasants,"* he had spoken to them glowingly of the large contributions promised to him at Corinth and the neighbour cities in the preceding year. "*And your zeal hath provoked very many.*" He strives to stir up a new, a Christian rivalry, of love and of good works, between the Macedonians and the Achaians, as ardent as the old heathen rivalry; as that which had been enkindled by the ambition of Philip and the eloquence of Demosthenes, that struggled on the field of Chæronea, where *Greek met Greek, and blood was spilt like water.* This is a model of Christian begging, as these first European converts to Christ should be the patterns of liberality to Christendom to the end of time. St. Paul gives ample precedent for the most pleasant, genial, and adroit pleading with good people for a good object. For these are not *enticing words of man's wisdom*, playing off vanity against covetousness, but heaven-taught arguments. The subject of this memoir, in like manner, loved to make his giving all the more productive by making it, as

* Compare Shakespeare's "Julius Cæsar," quarrel between Brutus and Cassius, with Arnold's "History of Rome."

much as possible, provocative of generosity in others. He belonged to that happy and increasing class whose epitaph on earth might be, as their record on high doubtless is—*Your zeal hath provoked very many.* It is impossible to estimate the indebtedness of Victorian Methodism to the man who, at the beginning of its history, set before it such a high standard and such an inspiring example of well-applied beneficence, and did so much towards the creation of a just public opinion on the subject of Christian liberality.

Wealth only becomes "the mammon of unrighteousness" when it is ill-gotten or ill applied. Then only does Proudhon's dictum, "Property is robbery," hold good. *Gathered by* serviceable *labour*, consecrated to Christian objects, *merchandise and hire* are *holiness to the Lord. Accumulation* has been called "the crucible of character." Mr. Powell stood the test.

Nor was it only by direct donation of solid sums of money that his generosity indulged itself. Like Gaius, he was the "host of the whole Church." His liberality, though methodical, was not mechanical; it was systematic, but not stereotyped. He was always brooding over some new scheme of benevolence, and asking himself how he might give in proportion to the magnitude and urgency of the enterprise. Thus he became "rich toward God." He was ἀφιλάργυρος, (1 Tim. iii. 3; Heb. xiii. 5), *unmoney-loving.* He was a "liberal soul," and was "made fat," well-conditioned, joyous, with a keen and vivid appreciation of existence. Despite his feeble health, life was to him *a continual feast.*

Mr. Powell learnt first to show piety at home. His

conduct to his less successful relatives was nothing less than munificent. He laid it down as a principle, "It is not only natural but just that members of my family should derive benefit from my success." Several sudden deaths having occurred in his family, many orphan nephews and nieces were left unprovided for. These he at once accepted as his providential wards; and, for the last sixteen years of his life, he supported, clothed, and educated them. For a succession of years the sums he spent on them amounted to nearly £1,200 a year, and he made arrangements for the continued support after his death of all who had been dependent upon him. During the decade 1850–1860, his books show that he had expended, on the average, £1,600 a year on private benefactions to individuals. His fidelity and tenderness towards his young relatives were exquisite. On the 26th of February, he wrote to his little nephew N——, asking him what he would like to be, and giving him a wide range of choice, encouraged him to pursue especially those studies which he had the keenest relish for, and asked him to request his master to allow him to pursue any study he had a taste for, besides the ordinary course of school teaching. Yet with all this fatherly indulgence, he exercised the most resolute firmness and discrimination. He knew *how to give good gifts.* He challenged their confidence, and wrote pages at a time of fatherly counsel, gently and piquantly correcting their juvenile misconceptions. "As to 'defying competition,' I hope you will *defy* nobody and nothing but sin, and become 'a star of the first magnitude' as to truth and virtue, and then, if God will, as to wealth."

The expenditure of feeling, the wear and tear of heart and brain voluntarily undertaken by him on behalf of others, whilst his own business was so severely drawing upon his bodily, mental, and spiritual strength, inspires one with an admiration, not unmixed with pity, and even tinctured with some degree of blame. His self-imposed, or, rather, love-imposed, toils and anxieties for others told terribly on his health.

He was, in short, almost a martyr to benevolence, being obliged to admit, "The large number of pensioners I have depending upon me is beginning to make me prematurely old."

And whilst thus mindful of the claims of kin, he was to the poor most pitiful and considerate. He ever and again sent directions from London for the relief of necessitous individuals in Melbourne. "I am sorry for poor ——'s accident; do not let them starve." "I give you authority to do anything for —— that you think right to be done." He was wont to bestow on all such cases thought as well as money; *e.g.*, "Give a little help to —— from time to time; but judiciously, as —— is not a good manager, and must be taken care of." In his diary one meets with such records as these:—

"July 22nd, 1865.—Went to Islington (from Bayswater) to call on a woman who had come to me for relief; found her case a deserving one; sick husband and three small children."

"August 1st, 1858.—Wrote to Mr. —— to allow Mrs. —— £1 a week, until she can get a living for *herself*."

"August 23rd, 1859.—Wrote to ——, promising to lend him £30, for six months, without interest."

"September 30th, 1859.—Wrote to Mr. ——, offering to send his two nieces to school next year, provided he would assist."

"December 22nd, 1859.—Wrote to Mrs. ——, sending her £5, and telling her that, in future, I should allow her £5 a month."

He writes, "I reckon the widow and the fatherless are as good an investment as a man can make."

Advising a lady (who had no claim on him but that which rested on a knowledge of her difficulties and the admirable character of her family) that he had remitted £60 to a New York firm, to pay her passage to Australia, and to furnish necessaries for the voyage, he adds the following suggestions:—"Whether you go by the Cape of Good Hope or by Cape Horn, take all the light and all the warm clothing you can get together, as you will be sure to meet with extremes of heat and cold, whichever route you choose. I should also advise you to take a small stock of useful medicines, as these are often required at sea, and it is a favour to get them; also a few *medical comforts*, as port wine, sago, brandy, arrowroot, and, if you can meet with it, preserved milk in tins. A good supply of gingerbread you will find useful for the children, also some biscuits. A few candles and matches, some oatmeal, and rice, as you will not get vegetables or milk on board. These few hints may enable you to escape much suffering at sea.—London, June 15th, 1857."

His whole arduous correspondence with his friends

yields a beautiful manifestation of his "good and honest heart." We have seen that one well competent to judge can only account for its laboriousness on the ground of his all-pervading conscientiousness. With all his caution and shrewdness there was an element of the heroic in his friendship. A gentleman testifies:—"I know full well that my present successful position is in a great measure attributable to his energy and judgment, added to his generosity and confidence in intrusting me with so large a portion of his capital. I do not forget that he also saved my life. I got out of my depth at the Cataracts before I had learned to swim, and was sinking for the third time, when he plunged in and brought me safe to shore." The same gentleman also describes the delicacy with which Mr. Powell, having the opportunity and the intention of purchasing a very lucrative business, on learning that his friend had set his heart upon it, at once retired from the field. The same gentleman adds:—"One sentiment pervaded his life and his letters to me. I have just been reading one in which he says, 'Be sure to keep in view the fact that the only thing that has substance in it is to get good and do good. Let you and me be thankful that it is in our power to give, for it has been given to us. It is God that giveth thee power to get wealth. He has given us the talents which lead to riches, and we shall one day give our account as to how they have been employed. This should check our pride in thinking of any success with which we have been favoured. A little reflection will convince us that "it is more blessed to give than to receive," since not only *is it* pleasing to God when done with a true motive, but

it has the very best effect upon our own hearts, teaching us not to live to ourselves or harden our hearts, but to keep soft and sympathetic. "To do good and to distribute forget not: for with such sacrifices God is well pleased."'" Thus did he animate his friends by word and by example to devotion and philanthropy. He never felt that he had done enough for his friends. He thus apologizes for the letters on which they set so much store: "So much business correspondence spoils one for the descriptive detail which makes a private letter interesting. The drudgery of the mail takes all the finer flights of imagination out of a man, and leaves the correspondence of friendship to be 'performed,' as the undertakers do a funeral." Yet he manifested the utmost leniency and indulgence to the epistolary shortcomings of others: "You we hardly expect to write, unless you are obliged, as I know it is a task to you."

He loved to encourage others to similar acts of generosity; *e. g.*, "I saw —— the other day. She was in raptures at some kindness you had done for her, and showed me some useful articles she had been able to procure in consequence—a clock," &c.

His attention to the interests of his friends was indefatigable. He is not content with giving English news to his Australian acquaintances, but appends such pregnant postscripts as the following: "If you or —— want any commissions executing, I will take the greatest pains to get things for you good and cheap. Music, furniture, ornaments, clothing, in short, whatever you state. It may save you a few pounds, and would be a pleasure to me."

CHAPTER XXII.

DISCRIMINATING GENEROSITY.

"Wealth is a thing to be utilized. Now he makes the best use of anything who possesses the virtue which has specially to do with that thing. He then will make the best application of riches who has the virtue which deals particularly with property. And that man is the liberal man. The bountiful man therefore will give because giving is a comely thing, and will give according to a just rule, for he will give *to whom* he ought, and *what* he ought, and *when* he ought; in brief, he will give so much, and on such wise as accords with what is right. And these benefactions he will make with pleasure, in any case ungrudgingly. On the contrary, he who gives to those who are no fit objects of beneficence, or for the sake of anything but that which is noble, is not a generous man, but must come under some other designation. Nor will the truly liberal man take anything whence he ought not, for that sort of acquisition has nothing to do with him who does not worship wealth. Nor will he in any way be eagerly acquisitive. Nor, on the other hand, will he be careless about his property, purposing by it to help as many more as possible. Nor will he give to the prosperous—that he may have wherewith to benefit fitting persons, and that seasonably and suitably. Furthermore, liberality must be measured by our means. Again, a fair gift presupposes a correspondingly fair receipt—an unfair acquisition necessarily vitiates an otherwise generous gift." *

"It is easy enough to give money or to spend it, but to give it to the right person, and in due proportion, and at the right time, and for the right object, is neither common nor easy. Wherefore, the

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* Ὁ πλούτος δ' ἐστὶ τῶν χρησίμων, &c., Aristotle, *Nicomachean Ethics*, iv., cap. i., 6.

correct thing in this matter is at once rare, praiseworthy, and noble." *

"Philanthropy, unless directed by foresight and knowledge, is very far from being twice blessed; if it blesses him that gives, it frequently has a contrary effect on him that takes."—*Professor Seeley.*

MR. POWELL did not hold himself acquitted by giving money freely. He felt bound to exercise the like discretion in the disbursement of the sums set apart for charity to that which he employed in the management of his business. We have seen that he would undertake a journey across London to verify a tale of woe. Like Job, he could say, "I was a father to the poor, and *the cause that I knew not I searched out.*" He writes with reference to some young people whom he was wishful to help:—"I should only do them harm were I to assist them beyond £——, for none are so helpless, wretched, and dissatisfied as the habitually dependent. I therefore, &c. In the event of my death, regard this as an 'instruction to my executors.'" "To help many I have to be economical with all." "I will not give money to support persons in idleness, which brings ruin on earth, and involves, if persisted in, eternal destruction."

His liberality was as practical and business-like as it was unconstrained. He took good care that his charity was well laid out. He gave to the needy not only money, but also that which was far more precious, time, thought, and attention. He was one of those to whom the King shall say, "I was sick, and ye *visited* Me."

He would not allow himself to be imposed upon: "I

* Aristotle, *Nicomachean Ethics*, ii., 9. Of course, the translation is free as well as faithful.

would be the last man to distress you, whilst you are doing your best." "The party who confers a benefit has the right to determine the conditions, not the one who receives it."

"I have written a very plain letter, telling him that any endeavour on my part to help him will be useless, unless he thoroughly forsake his evil habit. If he is sober, and in distress, try to give him some employment; but if he drink, to give him money will only be destroying him."

"I will serve you to the utmost of my power, so long as you deserve it."

Yet, it must be confessed that much of his caution in charity as well as in business was learned from bitter experience. In 1858, after describing how a party whom he had lavishly helped, had deliberately robbed him of £100; he writes:—"Whilst I must not close my heart or purse to real objects of charity, I confess that I am getting tired of clamorous greediness. I think I shall now start afresh, and quite put down any whining imposture."

Another very characteristic excellence of Mr. Powell's was carefulness not to hand over to another a troublesome case of unhelpable helplessness; *e. g.*,—

"To break up ——'s bad associations, the best course will perhaps be to send him to ———: but *don't give him an introduction* to ——, or *even his address*, since I do not wish to afflict my friends, as they sometimes afflict me."

"—— is a thorough begging vagabond. I have frequently relieved him. He persuaded a Minister to give him an introduction to me some months ago, and has

stuck to me ever since. The last time he applied I warned him off. If he cannot support himself and family, he must make friends with the 'Union.' If he come again after you have warned him—which he is almost sure to do—threaten him with the police."

Our friend deemed that the conditions of success in Church enterprises and in secular business were identical. Against burdening a religious enterprise with debt, *in re* Polynesian Missions:—

"MELBOURNE, *September 29th*, 1858.

"TO REV. JOHN EGGLESTON.

"YOU are not obliged to send more men than the fund can support, nor are the men, when sent, required, either by the Committee or their Great Master, to do more work than they are equal to. What is the use of preachers, any more than tradesmen, trying to do a large business with a small capital? That can only end in disaster. Let the Missionaries do what work they are equal to. If they attempt more, they will accomplish so much less. I imagine that the island preachers proceed much on the same system as their Australian brethren, viz., endeavour to take up more ground than they can profitably work. I see a preacher has been sent to the Samoan Group. Why seek this new field, when the old ones are not properly attended to? Admitting the importance of the Samoan case, had it not better be left until our resources, and our staff of Missionaries, will enable and entitle us to work it? I see that New Zealand absorbs a large amount of our Fund. This ought to be carefully looked into. It is a downright shame that this

station, which ought to be self-sustaining, should swallow up the lion's share of the funds. The 'John Wesley,' if managed in a business-like way, would, I imagine, nearly pay her own expenses."

"Grammar School and Wesley Church :—Be very vigilant as regards the Grammar School money. See that it is not loaned for Church purposes, and that Wesley Church repays her debt with good interest when the railway is complete. Mind you remain one of the treasurers of the fund, and, please, in your next give me a statement of its present position."

Answer to application for subscription to new chapel in Victoria :—

"MY DEAR MR. ——,

"As to your new chapel. In January, D.V., I will go closely into my engagements, and send you an order for what I can afford. I hope it may be £500, possibly it may not be half that sum, as the claims upon me are large in proportion to my income; but I thank God heartily for giving me anything to spare, and any disposition to give. I will do what is just and right, in consideration of my other engagements."

"At present I am engaged with a few other friends in our Circuit in getting up a chapel in a very destitute part of London, where ten years ago there were not five hundred people, but now from twenty-five thousand to thirty thousand.* They belong chiefly to the labouring

* Starch Green.

classes, few of whom attend any place of worship. London would appal you by its rapid growth and its spiritual destitution. Vast exertions are being made by all denominations; but to overtake the *annual* increase of population, requires fifty to sixty new places of worship. The pressure to give from every quarter is wonderful. Deputations, collectors, letters, reports, collections, &c., a man who has anything to give is now flooded with, so that a systematic plan is one's only relief and safety."

"*March 26th*, 1866.

"To Rev. John Eggleston.

"Chapel debts must become things of the past. They are now held in abomination in England, and I hope will be in the colony. I have lately been interested in getting the means together of raising a chapel to seat three hundred, in a poor neighbourhood. I made a good heading to the subscription list, on condition that all the money required, £1,600, should be promised before the building was commenced. This has been accomplished through the zeal and activity of our Superintendent, the Rev. G. Maunder, and we hope to begin next week.

"I am obliged to all the friends who said such kind things of me at the College breakfast, and thankful you had a good start. The Grammar School will, doubtless, do well under good management. Mind that the profits, after you get out of debt, are devoted to making the establishment most complete, improving the property, collecting a library, and, lastly, founding scholarships. Not a penny of the profits must be diverted from the College. I am glad to learn that you are so heartily

engaged in the greatest work of all, the work of God, whether in erecting chapels and schools, or preaching Christ.

"I have quite made up my mind never again to subscribe to a chapel which will have a debt upon it or its accessories. This condition secured, I give you authority to pay to the treasurers £500, a promise binding on my executors in the event of my death before the money is paid. Do not propose any relaxation of the principle—*no debt.* From the blessings which flow from offering to God a house as a free sacrifice, and the curse that I have seen upon chapels involved in debt, my mind is made up on the subject. The congregation with which I worship have erected two buildings in five years, for *other* congregations, at a cost of £8,000, free."

Answer to an application for a loan:—

"July 3rd, 1862.—It occasions me much pain *not* to accede to such an application as yours. To grant it, however, would place me in precisely your position, that of borrowing—and to that I cannot submit. My whole experience is against loans. They rarely effect the object designed, in most cases only postponing the evil day, and not unfrequently exciting hard thoughts with reference to the lender, and, at the end, leaving the borrower, after a weary struggle, in a worse position than when he first took the loan.

"Whatever help I afford you in future, I have resolved it shall take the form of gift.

"It is certainly your duty to try to avert the painful sacrifices to which you allude, and I throw out the suggestion whether it would not be wiser to seek per-

manent relief from your debts by raising the money as gifts among your friends.

"Carrying out my principle of *gift*, not *loan*, I would promise to make one of fifteen at £10 each, so as to raise the entire amount of your liabilities. *Less* than that result I could not recognise. With kind regards, yours, &c."

To a correspondent who had been sneering at the dishonesty of some large givers, he quietly replies:—"The chaff will cling to the wheat, but it is a comfort to know that the bulk of those who subscribe to charities are still the salt of the earth."

But our friend's caution never got the better of his compassion,—*e. g.*, "—— is a poor, weakly creature, and has been in misery ever since. It is true that this allowance (£10 a month) may make them less inclined to work, but I could not bear to think of my own affluence and her penury, and will incline to mercy—much as you may preach to me. I have warned her that if this is diverted from its proper object, the support of herself and child, it will be withheld."

CHAPTER XXIII.

THE TRUE ACQUISITIVENESS.

CONSCIENTIOUS INTELLECTUAL CULTURE.

"With all thy getting, get wisdom."

ONE of Mr. Powell's most marked and exemplary peculiarities was his conscientious intellectual culture. He evidently regarded the enlarging and enriching of his mind by assiduous and systematic study as an essential part of his duty to God and man. That his steady pursuit of solid information, his indefatigable self-training, was not the mere indulgence of a taste for intellectual occupation, or a desire to shine in society, is plain from the humble thoroughness and plodding consecutiveness of his life-long self-schooling. "Thou shalt love the Lord thy God with all thine heart and with all thy *mind*." This, our friend felt to be the first and great commandment. We have seen that the only schooling he received in youth was that which his mother could find time to give him, in the mud mansion of a pioneer settler, and that even this did not extend to his thirteenth birthday, before which period he became clerk to an auctioneer in what was then a bustling, *thriving*, colonial sea-port. His acquirements could not

have stretched much beyond the point of bare competency to keep his master's accounts with passable correctness. But conversion made the young Tasmanian clerk a student. He forthwith developed what Wordsworth calls "a strong book-mindedness." This was one main object of his laborious journal keeping. He lays down for himself this standing order: "All suggestions struck out in conversation, or come upon in reading, and all your own reflections that strike you as worthy of retention, and likely to be of use, register *at once*, as they occur. The rain that is not stored up in reservoirs wastes away, till it is absorbed in the sand, or lost in the ocean, leaving the ground parched and barren; but if husbanded in tanks, it may, by irrigation, fertilize and beautify the land with a thousand rills, even in the drought of summer; so our good thoughts suggested by Him who created the mind, unless retained, and turned to practical purpose, pass away, and leave us none the better. By careful diligent culture our minds will bring forth, according to natural capacity,—'some thirty, some sixty, some an hundred fold,' but in every case amply repaying all the cost and husbandry." No wonder that the man who thus traced true thought to its real source should estimate its responsibilities. We have seen also that he took advantage of the enforced leisure of his first return voyage to Australia, for supplying the deficiencies of his education, and for general mental enrichment. The first use he made of his prosperity, after copiously contributing to the religious, philanthropic, and social interests of the place which was so rapidly rising from a village into a capital, and the district which was changing

from a desert to a province, was to "ease off" from business, confiding it more and more to the excellent young men whom he had selected, trained, and trusted; devoting his mornings to study, his afternoons to business, and his evenings to the service of the community and the Church. This scheme of study was often baffled, but never relinquished. In a letter to a friend he thus states the object of his third visit to England:—"Health, schooling, information." The leisure he had contrived to secure from his large business had been to a great extent absorbed by Church affairs, and philanthropic efforts. On the one hand he had found that his resolutely formed plans of self-improvement were frustrated by the importunate claims of a country and a Church laying the foundations of their future greatness; and, on the other, he felt that he could not efficiently, and therefore could not conscientiously, accept the position which his imminent wealth would thrust upon him without some previous education. His good sense and singleness of purpose taught him that he must *begin* at the *beginning;* with the grammar of his own tongue. He saw that to make haste to be learned is as foolish and unchristian as to make haste to be rich. Being already familiar with Cobbett's "Grammar," he set himself to the study of more recent elementary works, and in his fortieth year passed through a course of grammar exercises, and the school-boy drudgery of "Spelling and Meanings." His mode of pursuing the latter department of sound English education, was "to go carefully through a copious dictionary," (M'Culloch's *was the* one selected,) "to write out all the words you do

not understand, with their meanings." He then went on to English history; taking, contemporaneously, "the Bible studied with chronological consecutiveness, making an analysis of each book, and ascertaining the condition of the world at the date of its writing, or of the events it records." His next step was to familiarize himself with "some of the great masters of the English language, making frequent extracts, especially from Shakespeare." Then he went on to study the *principles* of arithmetic, being already sufficiently versed in the art for all business purposes; the elements of geometry, Euclid, and algebra. He would never pass on from an earlier stage of any acquirement until he was "perfectly at home in it." He thus gained, to a remarkable degree, a gift he most earnestly coveted, "correctness and readiness of expression," and confidence that "his speaking and writing were in harmony with the best English models." He also studied "The Constitution of Methodism," "The Laws of Health," "The Duties of Magistrates," and acquired a fair general knowledge of English law.* "All articles in the various Encyclopædias on the subject of education" he eagerly perused. Next he took up the grammars of the Latin and French languages. Is not this, *in the main*, a striking anticipation of Professor Seeley's scheme for the ground-work of a thorough education? He laid down for himself helpful rules, such as the following:—"Write out all Latin and French words and phrases of frequent occurrence." "Carefully examine your commonplace book, when about to write or speak on any subject." "Inquire into the special

* *Stevens's* "Commentaries" was his text-book.

objects of prayer and the nature of the faith with which we ought to approach God through Christ."

The above is part of his plan of study, laid down in 1860. He maintained the eager pursuit of knowledge, without discouragement from the slowness of his progress and the vastness of the field, by such considerations as these, appended to his "plan of study:" "Superior abilities are acquired by long application." "Successful plans of usefulness commence on a small scale, which can be enlarged as experience dictates. Too much attempted at one time ends in failure." "The acquisition of knowledge will form one delightful occupation in heaven, where we shall enjoy an unlimited sphere with ever enlarging powers of mind." To secure time for these pursuits, he made a point of rising at six o'clock, and was very severe upon himself in his journal when he overslept that point.

His recreations were the study of music, for which he had both taste and talent, and rendering into verse choice portions of Scripture.

His high estimate of sound mental culture, as an auxiliary to true vital godliness and as a means of advancing the kingdom of Christ, was shown by the efforts and sacrifices he made for the establishment and efficiency of the two great educational and literary institutions of Victorian Methodism, Wesley College, and the Melbourne Book Depôt. He writes, (London, September 25th, 1860,) "I am determined, all well, to keep in view the Grammar School and Book Depôt, and, if spared to return, make them both efficient; for I am convinced that on these two agencies rest the future

intelligence and strength of Methodism." This conviction, or rather passion, manifests itself ever and again in his letters, especially to the young. Thus he concludes a business letter to his junior clerk, (London, July 17th, 1860,)—"As you are, I know, a bit of a student, I may tell you that there are works now published well adapted to direct you in self-culture. Dr. Beard's 'Manual' on this subject prescribes the regular course to be pursued by private students in their leisure moments. If you want this or any other books, I should be glad to select them for you." In his extensive juvenile correspondence (one of his special departments of usefulness) such urgent incentives as the following incessantly recur:—"Be sure you cultivate a taste for reading; it will insensibly teach you how to think." "Study will find you a most delightful employment. 'An idle brain is the devil's workshop.'"

The religious light in which he regarded intellectual cultivation is strongly shown in the introduction to his paper on "Self-Development," read to the Young Men's Mutual Improvement Society, Denbigh Road, Bayswater:—

> The improvement of the mind is a subject on which the greatest men have spoken and written. You may, perhaps, wonder then that I should have the rashness to attempt such a theme. My boldness, I hope, however, may be excused, when I say that my sole object is to help you in carrying out your noble resolve to become more intelligent. I bear in mind that many of the members of this Society have had but few educational advantages, and are desirous of educating themselves; that they want a few simple and practical directions how to proceed, as well as warnings with regard to some dangers into which they might fall.

I have had long experience of the path on which you have begun to travel. At the age of twelve, I took a situation, knowing, of course, nothing beyond the barest rudiments of education ; and, having ever since been engaged in business, have had to depend on personal efforts in spare hours for any progress in self-culture.

Many a time have I felt the need of some such suggestions as those I now intend giving you. I speak only to those who, feeling great need of help, are willing to avail themselves of the humblest hints. I am a mere finger-post, pointing to others who will teach you how to make the best use of your time, and how to proceed straight to your object. They will never weary of your questions. Had I met them earlier in life, I should have made much greater progress, and should have been saved much misdirected labour, and much irrecoverable time.

The thought has often occurred to me—How few Christians are well qualified to help the Church ! The want of a trained capacity unfits the majority for the places which a Minister would wish them to fill. The intellect of the greater number is left undeveloped, notwithstanding the express commandment of our Lord, " Occupy, till I come !" Most are content with such knowledge as may enable them to gain the places and profits of this world. They undervalue acquirements which will not yield " material " advantages, and therefore remain profoundly ignorant of the better parts of knowledge. I regard this Society as instituted for the purpose of making war on your own individual ignorance, and developing the talents which God has given you.

That development is best which is gradual. The animals and vegetables longest in attaining maturity are the longest lived : the gourd which grew up in a night, perished in a night. If your desire for knowledge be so eager as to make you impatient of the first steps, it will prevent your acquiring any knowledge worth having. The greatest minds have climbed the mountain of knowledge by slow, successive steps. The members on whom this Society will eventually bestow the reward of merit are the steady ones who have already the wisdom not to be in a hurry ; who will thoroughly know *A before* they go on to B ; whose attainments—as far as then

go—are sound, and fully to be relied on. Successful students are those who did not make feverish haste, but were content to learn each day a little *well*—not disheartened by the small progress made, if each day they knew that they were wiser and better than the day before. Learning became part of their daily duty, and sweetened and lightened all other toil. Their minds opened imperceptibly, their faculties *grew;* and, at the end of a few months, they were astonished at the facility with which knowledge was acquired. As the leaves of a flower open, one by one, successively, yet simultaneously, so one branch of learning led naturally to another; and thus, in the course of years, all their powers received culture and bore fruit. Learning in this gradual way, we discover our capabilities. We should not, however, neglect to make occasional experiments upon ourselves. We should thus find that we possess talents, of the existence of which we had no suspicion. Since the formation of this Society, have not many of you accomplished what previously you scarcely deemed possible? The successful attempts of some acted as a stimulus to the rest. You were seized with an impulse to read, to speak, to write. Never neglect such impulses. The powers within you are struggling to get free, to develop themselves by exercise. Be wise, and give them the opportunity they crave. Do not repress them by lethargy, or strangle them by pride under the guise of modesty.

Latent talent may be detected by the discernment of others. There is a touching preface to J. S. Mill's work on Liberty, dedicated to his deceased wife, in which he acknowledges that it is to her discernment of that for which he was specially fitted which induced him to attempt his great work on Political Economy. Last year, when at Spa, in Belgium, I called upon a doctor, who, seeing me look at some pretty water-colour drawings, said, "Those are from my own pencil. Two years ago I knew nothing of the art, but, watching a landscape painter, I resolved to try whether I had any talent for drawing. I set to work with a will, and can now sketch from nature, and find it a most delightful occupation." These few instances show that we may have great undiscovered resources.

Those are *not virtuous* students whose object is to shine

before the more ignorant. Such men are always talking of being "up to the age," of "progress," and "the march of intellect," with that self-confidence which ignorance confers. To such Thackeray's advice may be useful: "I would certainly wish that you associate with your superiors, rather than your inferiors. There is no more dangerous or stupefying position for a man in life, than to be a cock of swell society. It prevents his ideas growing, and renders him intolerably conceited." No! we must love knowledge, because in acquiring it we are obeying and glorifying God, and may apply it to the advantage of our fellow-men. These are the only motives becoming intelligent creatures, whose pursuit of knowledge, *beginning only* in this world, will be continued through eternity. For some beautiful thoughts on the true motives for self-culture, read the opening chapters in Craik's "Pursuit of Knowledge," from which let me quote the following passage for our encouragement: "Everything that is known has been found out by some person or other, without the aid of an instructor. There is no species of learning, therefore, which even self-education may not overtake, for there is none which it has not actually overtaken."

But what is the order of procedure? Well, what are your most pressing wants? Begin with supplying them. The knowledge required for a successful pursuit of your calling has the first claim. A lad resolved to be a carpenter will be none the worse for obtaining the best work on carpentry, and studying it until he is familiar with all his tools and their uses; but how foolish would he be to limit his knowledge to that one particular! We can only converse sensibly on what we know: therefore our friend the carpenter, if only gifted with a thorough knowledge of his trade, would be no companion for an intellectual tailor. A knowledge of the grammar of one's mother-tongue is the first requisite after a knowledge of one's vocation. Some attention to Cobbett's most amusing grammar (written by a self-educated man) would prevent your playing tricks with the English language.

Our time in this world is too short to admit of our learning many things well; but we have plenty of time to study *some* thoroughly, and to attain a slight acquaintance with

many others. At the risk of repeating myself, I urge upon you this rule, *Whatever you take in hand, begin at the foundation: whatever you know, know well.* If you read at random, whether on science or history, you will destroy your power of orderly thinking. All will be confusion. Happily, experience teaches the self-educator that the right and sure way to make sound progress is also the most pleasant. Resolve to pursue one particular subject. Let that have your chief attention. Do something at it every day, but never weary yourself over it. Shut the book the moment you find your attention flagging, but never relinquish the book until you understand it from beginning to end.

But while intent on mastering the one subject, you are not to keep to that exclusively. You wish to be familiar with the history of your own country. Whilst pursuing that, you may acquire a little geography, by referring to a gazetteer for the places mentioned, and glance at the contemporaneous history of other countries, always making these collateral subjects subordinate to your English history.

You may wish to accumulate facts relating to subjects which you have not time to enter into thoroughly. This you may readily do with the assistance of the admirable little handbooks published by Chambers, Cassell, and others. They give an outline amply sufficient for the beginner. More would only confuse and distract. If you get very interested in a subject, and wish to go more thoroughly into it, a larger work may then be procured. But the handbook lays the foundation, the superstructure will rise almost without effort, by subsequent reading, conversation, and reflection. Get the catalogues of W. and R. Chambers and Cassell; you will then see that a few shillings well laid out will procure you books sufficient for many years to come. Chambers's "Introduction to the Sciences" none of you should be without. It is a small book, which you may read through in a few hours; but what a field will it open to your view! Having mastered these handbooks, you need not be dumb in conversation, since you know at least the facts on which a science rests. Professing to know no more than you actually do know, people will respect you, and will gladly add to your stock of information. Hugh Miller and Dr. Kitto did not

complain of want of time or lack of opportunity. I believe that both of them were more unfavourably circumstanced in youth than any of you. The Doctor hungered for books, and, while in the workhouse, contrived to raise a few shillings to purchase some, and, step by step, rose to be one of the first Biblical scholars of the day.

No obstacles can prevent a man's making daily acquisitions who is animated by a love of knowledge. Eyes are given us for the purpose of observation. Have you educated them? Houdin, the French conjuror, used to get his audience to exhibit a number of articles at once for a few seconds, and upon their withdrawal his son would state their exact number, and describe them one by one. On collecting the articles, it was found that the boy's enumeration and descriptions were correct. Houdin trained him to accomplish this feat in the streets. In passing a shop window, they would walk slowly and try to outvie each other in recollecting the number of articles they had seen, until the lad could, almost at a glance, name all the contents of a shop window. Some people's eyes are so uneducated, that they can walk through the fields, or upon the sea-shore, without seeing any object they can specially recall. Their walk would have had other results had their attention been roused by previous reading in botany and natural history. "When you travel," says Johnson, "take knowledge with you, if you wish to bring any back." "The works of the Lord are great, sought out of all them *that have pleasure therein.*"

Our adult want of observation is rebuked by little children, who are always making observations and incessantly asking, "What is that?" "Why is it so?" Why should we leave off our intelligent inquiries, and cause a full-grown brain to be more lethargic and less capable every day we live? St. Pierre, whilst residing in Paris, had one day his attention drawn to a strawberry plant growing in a pot. For advantage of light and air, he had placed it near an open window. Presently some small winged insects settled upon it, which he describes. Some of them shone like gold, others like silver or brass; some were spotted, some striped, others blue, green, brown, chequered. The heads of some were round, like a turban, others conical. Here seemed to be a tuft of

black velvet, there a sparkling ruby. He dwells on the beauty of their wings, the way in which they were disposed, and the wonderful mechanism by which they were propelled. He watched the plant at intervals, and found that in the course of three weeks thirty-seven different species of these insects had visited it. He describes the structure of their eyes, shows how much more they could see in an object than a man with the most powerful microscope. This led him to examine his plant with a lens. He found the leaves divided into compartments, hedged about with bristles and divided by canals. The compartments appeared like large verdant enclosures, the bristles seemed to resemble curious kinds of vegetables, some forked, others hollowed into tubes, from the extremities of which a liquor distilled, whilst the canals seemed filled with a brilliant fluid. He then reflects on the varieties of the strawberry plant, remarking that we cultivate but twelve kinds, whilst there are several hundred, and that the plant is found in almost all climates. I have but glanced at his paper, which is of amazing beauty. He concludes with the observation, that "a complete history of the strawberry plant would give ample employment to all the naturalists in the world."

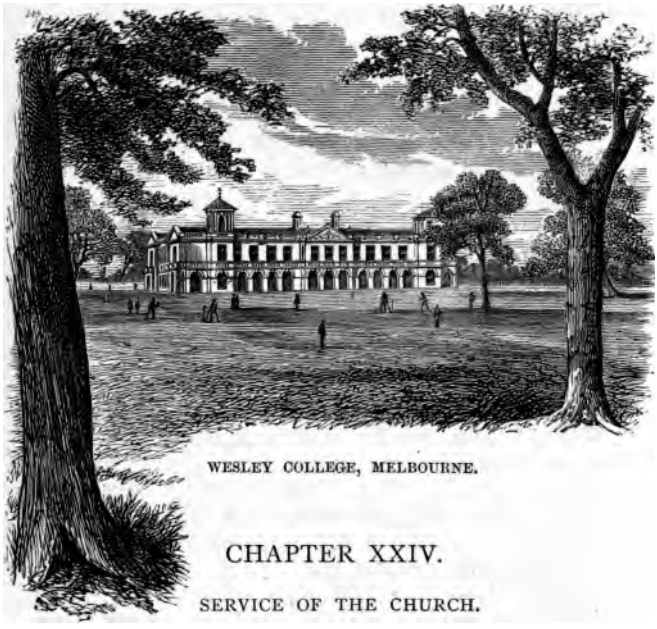
What fear is there, then, of our ever exhausting nature, as a source of instruction, if one common plant be such a world of wonders? "O Lord, how manifold are Thy works! In wisdom hast Thou made them all: the earth is full of Thy riches!" Should not such wisdom humble us, revealing to us the insignificance of our knowledge? Should not our cheeks flush with shame, when we remember how puffed up we have been through our profound ignorance?

> Knowledge makes humble; ignorance is proud:
> Knowledge speaks lowly; ignorance is loud.

Cultivate a sympathy with the brute creation. The more you know about them, the more you will admire the wisdom of the Creator, and will learn to treat them with considcration and kindness. Their instincts, their reasoning powers, are marvellous. Captain Hall tells that the snow-huts, so admirably adapted to the Arctic regions, are copied by the Greenlanders from the seal. He also mentions the cunning

of the bear, who, when he finds a walrus or a seal, sleeping under a cliff, carefully climbs to the summit, and kills his unsuspecting victim by rolling down great stones.

An early formed habit, the cultivation of which he earnestly recommended to others, was to "store the memory with wholesome sayings, and let them act as a spur or a check whenever applicable."



WESLEY COLLEGE, MELBOURNE.

CHAPTER XXIV.

SERVICE OF THE CHURCH.

"Who trusts not Thee, but wretchedly
Hunts gold and wealth, and will not lend
Thy service nor his soul one day—
May his crown, like his hopes, be clay!"

VAUGHAN.

WE have seen with what humility, self-abnegation, and industry, Mr. Powell, from the date of his conversion, devoted himself to the lowliest duties of the simplest departments of Church work—those of the Prayer Leader, Sunday School Teacher, and Exhorter, and how highly he estimated the responsibilities attaching to these offices. We have also seen how readily he consecrated his musical talents, vocal and instrumental, to the cause *of God*. As wealth, leisure, and intelligence

increased, he still in the same spirit of unobtrusive fidelity dedicated all to Christ. We have already touched upon some of the schemes of Christian philanthropy on which his heart was set; but it is worth while to give a few extracts from his correspondence with regard to two of these objects—Wesley College, Melbourne, and the Book Depôt; showing that he devoted mind as well as money to the enterprises of the Church.

To the Rev. W. Butters he writes :—

I am heartily glad you have filled up the subscription list for Wesley College ; but I hope all the subscribers have paid. I suppose there is now every chance of the College making a good financial return. If so, I hope the wish I expressed at its commencement will have the attention of the Committee, viz., that all the profits should be devoted to the general improvement of the establishment. I suppose, however, that the Committee share my views in this respect. The ground, the building, the interior arrangements for the physical comfort of the pupils, as well as their mental advancement, should be constantly improved until all is done that is essential.

The Methodists appear to have lost their old fire in giving their energy in carrying out objects. Long experience has taught me that a willing heart is more wanted than means. Some of the subscriptions to the Grammar School surprised and annoyed me; others were more than I could have expected from the individuals.

On another occasion he wrote :—

I am glad to learn the great success which has already attended the opening of the College. When it gets into fair working order, it will have still greater success. I should be delighted to see the formation of a good library, and the school rendered each year more and more efficient. Dr. Corrigan must aim at making it the best school in the

colony, and the Committee must second all his efforts to accomplish this.

Not content with the gift of £1,500 to that one object, he devoted to it invaluable time, and an incalculable outlay of mental and bodily strength. I quote the following letters to show how all his business qualities were made available for the service of the Church :—

To his Managers in Melbourne, about the Grammar School Bazaar.

WORCESTER, *July 9th*, 1857.

I FORWARD you original invoices of all the goods that have been shipped, a very attractive lot. I have spent nearly three weeks over this matter, and hunted through most of the foreign houses to select fancy goods. I was at heavy travelling and hotel expenses, besides employing ——'s buyer, for which, of course, I had to pay. I think it would serve the bazaar, if a good advertisement were inserted two or three weeks beforehand, stating the various goods as selected from the manufacturers of England, France, Germany, and Switzerland. I think every article ought to be marked at fair value, in plain figures, to prevent mistakes. I think your best plan would be to engage a good-sized room, and as you mark off, repack the goods, and send them to the bazaar in their cases. I wish you and —— to superintend this. With some goods Mrs. Draper* and Mrs. Bell might materially aid you in fixing the value. I should like a committee of gentlemen formed, to carry out all the arrangements of the bazaar several weeks prior to its opening; so that a complete code of rules may be drawn up, and strictly carried out. This would prevent all confusion. It will be worth all the trouble bestowed, as I anticipate such a beautiful assortment of goods, collected with much care and labour from the finest warehouses in England, will prove a wonderful attraction to the Victorians, and with such aid as I believe the ladies will give, will realize something like £3,000.

* Wife of Rev. D. J. Draper, who was lost in the "London."

I shall send, next mail, a list of all those who have contributed in England,* with their addresses, that their contributions may be acknowledged by the Bazaar Committee. Give bazaar credit for my contribution of £500, and mind you get payment for balance *out of bazaar* proceeds.

One advantage of a bazaar, or "sale of work," is, that it enables persons to contribute skill and labour as well as money in aid of the pecuniary exigencies of the kingdom of God. It also interests them, and unites them in the religious or philanthropic objects, to which the proceeds are dedicated. It should not, however, be a frequent expedient, for reasons indicated by Mr. Powell: "I do not think it right to hold bazaars for Church purposes often, as that would injuriously interfere with small shopkeepers in the fancy trade."

To the Rev. D. J. Draper.

LONDON, *February 11th*, 1858.

THE plan broached by some of our leading friends of making the Grammar School a joint-stock business, raising the money by shares, is a fallacy. In the first place, I do not believe that half the money required could be raised by shares; and in the next, I want to know what security you could offer the shareholders, since neither the building nor the ground will be theirs, but will belong to the Methodist Connexion? Government has also recognised the fact that to build grammar schools subsidies are required. Some seem to think that we are lowering the character of the school by "descending" to a bazaar, as that will fix on it the stigma of having been raised by charitable contributions. But the bazaar you are about to hold will not be an affair of charity: people will get value for all the money they lay out. Should the school prove a profitable one, there will be no difficulty in disposing of the profits. For the next twenty years, all that we can raise in that way will be absorbed in

* On his own application.

securing sufficient apparatus and a good library, and improving the property. But had the school belonged to a proprietary, who might insist on dividends, no improvements could be made. No! Let us (if possible) raise the school free from obligations; and if subscribers want any return, let them have it in the privilege of sending one or more scholars—free—for a certain period.

I hope you will adopt the same system as you did in building your chapels, viz., give a premium for the best plan. Let us have a school which will do the Wesleyans credit a century hence; and let us rather wait for funds than spoil so important a structure for want of capital.

To the Rev. J. S. Waugh, President of Wesley College, Melbourne.

LONDON, ST. DUNSTAN'S BUILDINGS,
January 24th, 1866.

MY DEAR SIR,

I ADDRESS you as to one or two matters connected with the Institution to which you have been appointed President, which have arisen through the foundering of the ill-fated "London." I saw much of our dear friends, the Drapers, while in England, they having stayed at my house for a fortnight, and spent Christmas Day with me. Mrs. Powell and myself were the last persons they bade adieu to in London. We saw them depart from the Paddington Station to Plymouth, on the first inst. My last conversation with him was in reference to Wesley College. I was anxious that an effort should be made to place the Institution in a good position before he left Melbourne. He replied that he would make it his first business on landing, to see what could be done; adding, that he intended giving £200 himself, and should endeavour to get four friends to join in making up £1,000, and then, by a general subscription, raising a total of £1,500, so as to secure my £1,000 within the stipulated time. With the "London" was lost the stock of books which Dr. Corrigan and I selected. Fortunately, I had insured them, and will, if possible, send you a duplicate list by "Great Britain."

It is very consoling in the midst of our distress to know

that Mr. Draper's faith did not fail him in the hour of trial, and that for twenty-four hours before the vessel went down, he laboured incessantly for the salvation of the passengers.

Mind that the profits, after you are out of debt, are all devoted to making the establishment most complete,—improving the property, founding a library and *scholarships*. Not a penny of College profits must be diverted. I am glad to learn that you are so heartily engaged in the greatest work of all—the work of God—whether in erecting chapels and schools, or preaching *Christ*.

To the Rev. P. Wells.

(Extract.) LONDON, *February 19th*, 1861.

I AM most anxious for the prosperity of this institution, (the Book Depôt,) and would give to any orders you may forward (for books) double the attention I should bestow on an ordinary business transaction.

It is an object near my heart to promote the sale of religious publications in Victoria, for the public good.

To the Rev. W. L. Binks.

LONDON, 6, BROAD STREET BUILDINGS,

(Extract.) *May 25th*, 1861.

MY DEAR MR. BINKS,

YOUR appointment to the office of Book Steward has delighted me, and I cannot but congratulate the Conference on their choice. I think you are aware, from painful experience, that flattery is not my forte. But, in common justice I will say, that you have the requisite qualities to make the Book Room a great success. It is a noble task that you have undertaken. There is not a finer field in Victoria than the one you have entered upon for the exercise of the best qualities of the head and heart; but the work is great; it will demand your whole energies for "the six days;" and I do hope you will be *set apart* for it. It is impossible to estimate the influence of such a concern in promoting the piety and intelligence of the whole Church in Victoria, and I do hope that the Wesleyan Church will gradually awake to the *value of* such an auxiliary as the Book Depôt, and that both

Ministers and laymen will strengthen and encourage you to the utmost. I hope you will adopt a wise and liberal policy —that your main object will be the good of the people, that you will sell at a very moderate rate of profit, and that you will advertise and circulate your books to the widest extent. Do not weaken your central depôt by scattering its contents into little lots in the various Circuits; thus keeping your shelves empty. That plan will serve when you have more stock than you require. *At present*, always keep a good stock in Melbourne. It will soon get wind throughout the country and the surrounding colonies that you have a well-assorted stock, that they can always rely on getting an order supplied at the central depôt, and your connexion will be large and steady. Sell only for cash, and for all who want to sell again have a uniform rate of discount, no matter if the applicant be heretic, Turk, or Jew. Your business is to sell, and let the Word have "free course." I will write to the New York "Concern" and get you their catalogues. I promise for the first two years to make you a present of £50, in books, and shall select them from all the publishers that I think will do you service. I have written to Mr. Whitney, requesting him to grant you a loan, *at any time*, to the extent of £100, without interest.

To the Rev. W. L. Binks.

(Extract.) LONDON, *June 9th*, 1861.

MY anxiety to give you all the information I possess, and to make every suggestion that might promote the best interests of the institution of which you have charge, must be my apology for the formidable dimensions my letters have assumed. What I have done to give the Depôt a fair start, has drawn heavily upon my time, which, with a business of the magnitude of the one I now manage, is of great value; and when I tell you that I have from thirty to forty other correspondents, you will admit that I have made some sacrifice. It is not to procure such an admission that I allude to it; I only wish to prove that Victorian interests are still precious to me, and, by acts, convince old friends that I have not forgotten them. I may, perhaps, have gone beyond your

wishes in some things. Should this be the case, I am quite willing to receive your corrections along with your suggestions as to how I can serve you better. That you should have a wide and varied choice appeared to me essential. I have therefore not only procured you catalogues, but have selected a little over £100 worth of samples from various sources. It is impossible for you to form a correct idea of books, &c., from catalogues—the samples will at once throw a flood of light upon the matter, and will enable you with great facility to make up your future orders. I enclose an order on my firm for £25 additional towards *shelving*, &c. I think this ought to be done in a nice manner. The fact that the profits of the institution are eventually destined to the worn-out Ministers, ought to induce some effort. Why not invite to a social tea-meeting all those likely to sympathize with such an object? You might then state what you hoped to accomplish with the Book Depôt, and urge the claims of the old Preachers upon the gratitude of those to whom they have devoted their best days. You might also urge the necessity of creating a small capital to give stability and ensure success to your new enterprise. You might take advantage of the same meeting to distribute the lists of books sent by this mail among them, and then endeavour to secure subscribers for magazines, newspapers, &c., stating that you would at all times be ready to send for any religious works required.

What are you going to do with regard to tracts? You ought to have a good supply. Of all religious publications you should have such a stock on hand, and so well sustained by quarterly importations, that every Methodist shall have the conviction that most of his wants of that kind can be supplied from your Depôt. Aim at making your establishment perfect; watch your stock carefully; and, if possible, guard against running out of *essential* works.

As some publications will pay a larger profit than others, the *business* members of Committee must aid you on this point, as it requires discretion and *experience* to regulate prices. Some books *must* be sold almost at cost price.

To arrive at the exact costs of your books, you must calculate the charges on every shipment, to ascertain the pro-

portion they bear to the *net* value of the books; and, of course, add the proportion to the net cost. In the charges you must not only reckon Freight, Insurance, Commission, and other items connected with the transit, but also the cost of the cases and packing, and then add to the whole twelve months' interest at eight per cent. When your first shipment arrives, get Mr. Whitney to assist you. On every book and packet I should mark the cost and wholesale price in private letters, and the retail price in plain figures. I think it will be quite legitimate for your Depôt to sell all kinds of sacred music. I have sent you Novello's Catalogue; and if you wish to encourage the sale of music, I will send you R. Cocks and Co.'s Catalogue. I have selected you a few examples of anthems, chants, and tune-books: you will see how you get on with them. With regard to publishers,—

1. Gall and Inglis, Edinburgh, lay themselves out for such works as Sunday schools require. I send you one of their Catalogues, with the trade prices marked. They will allow a further discount for cash, of at least ten per cent.

2. Glass and Duncan, Glasgow, publish small reward books, tickets, and a "Child's Monthly Newspaper." I shall forward samples.

3. Varty and Co. get up many nice works for children and schools, but only allow —— discount. I send their Catalogue.

4. Tract Society and Conference Office. —— you know well.

5. Society for Promoting Christian Knowledge.—This is a well-managed institution. It is a treat to go to their great depository. I hope you will look as well when your shelves are arranged and the counters up. This Society publishes many admirable books for Children. I have made you a selection from all their new things. Their picture-tickets and picture-cards are very beautiful. Of these I send an ample supply. They allow a liberal discount, forty per cent.

6. Sunday School Union.—Only order from the Union such works as they publish. Go to the fountain head for all you want.

7. Groombridge and Son publish many useful works. I have selected a few.

8. Darton and Son devote themselves to juvenile publications. I have made a large selection. Their Catalogue will repay perusal.

9. Hayman Brothers have published two or three cheap tune-books, of which I send a few that I think will serve you.

To Rev. D. J. Draper.

(Extract.) LONDON, *December 23rd*, 1860.

I MUST burden my gift with three conditions, which I hope you will not think unreasonable: that Mr. B.'s appointment to the Book Depôt be for, at least, two years; that the Trustees will never again impose any rent on the Book Depôt; and that they exempt me from all further obligations in the debts of Wesley Church. With the exception of Mr. B.'s appointment, the other matters are, I think, proposed by yourself. I am most anxious about the Depôt. The attempt to burden it with a rent when there were no funds but what I had supplied was not fair! I am determined, as far as I can, to protect it, until it has some strength. I have told —— to hand you bills to the amount of £500; and also that he is to double any amount raised for the St. Kilda Church, not exceeding £500.

It is not well to clog a gift with conditions. Mr. Powell felt this; but he would not throw away money on badly-managed institutions, or give money for one urgent object which he saw would inevitably be drawn to the relief of another and much less pressing affair.

To the Rev. D. J. Draper.

(Extract.) *June 19th*, 1861.

MY DEAR MR. DRAPER,

I DO not wish to make this matter a difficulty; my desire being to afford real, not sham help. While I wish to help the Trustees of Wesley Church, my chief sympathy is, as *you* are aware, with the Book Depôt. I wish to see it firmly

established; and, since it is weak, and I feel much interest in it, I must insist upon my conditions, merely requiring that which is easy. I think, to the success of this institution the *reappointment* of Mr. Binks is necessary. To remove the manager of *any* business so shortly after his appointment would be destructive. I have a right to look well to this matter, being the only one who has *given* anything to insure its success.

Mr. Butters' arrival in Victoria looks like a preparation for your voyage to England, since I can hardly imagine that the Church can afford two men of your experience in one District.

To Rev. W. T. Binks.

(Extract.) *June 19th*, 1861.

MY DEAR MR. BINKS,

YOU have done well in boldly ordering a good stock of books. Your keeping shop comparatively without stock was ridiculous, and would speedily have insured the failure of your enterprise. You must not be higher in your prices, but, on the whole, lower for *religious* works. While the Book Depôt is made to pay a moderate profit, forget not that the grand object is to spread truth and convert souls. I shall be glad of Church news.

To Rev. D. J. Draper.

October 22nd, 1861.

MY DEAR MR. DRAPER,

IT gives me great satisfaction that the Trustees of Wesley Church have placed themselves in a position to receive my £500. I have heard that those gifts are of the greatest value that cause some self-denial on the part of the donor. When I tell you—for your own eye and *ear* only—that my drawing-room remains unfurnished this year in consequence of the help I have sent to St. Kilda, you will admit some sacrifice has been made. I hope, however, to realize such a love to Him who had "not where to lay His head," as to do much "greater things than these" before "the pitcher is broken at the fountain." It is pleasing to find that Robinson is

devoting himself to the work in such a noble way. You certainly have made the £500 grow to very respectable dimensions. As regards the Book Room,—business to succeed must be done in a business-like manner. I have heard in public meetings Methodism praised more than Christ,—the scaffolding attracting more attention than the Architect! I have been placed on the Committee of the Metropolitan Building Fund, but not having contributed,—could not, at present,—I would not go to vote away the money of others.

To the Rev. W. L. Binks.

LONDON, 6, BROAD STREET BUILDINGS,
June 13th, 1861.

MY DEAR MR. BINKS,

THE office that has been assigned you, I am persuaded, is one of the most responsible you have ever been entrusted with. I believe that the influence of the Depôt for good will be in proportion to the exertions of yourself and the Committee, and that, rightly exercised, it will be such a lever in raising Methodist piety and intelligence in Australia, as your Church little dreams of. You must, however, be wise and liberal upon the broadest basis. You must be willing to welcome publications from every source, provided they are *good* and *cheap*. Setting out on such a free-trade track, you will win the respect and gratitude of the Victorian population, and have substantial proofs of their favour in the large and profitable trade the Depôt will soon be doing.

I have spared no pains since the last mail left to make a selection from various publishers of books suitable for your Depôt. In selecting the newest and most attractive things that have been recently published I have spent days.

To the Rev. W. L. Binks.

LONDON, 1861.

MY DEAR MR. BINKS,

IT is vain to think that the concern will succeed if you are not *set apart* to it. To attempt the duties of a Circuit in connexion with the Depôt would be to ruin the Depôt. I am now an old hand at business, and know that it requires

undivided attention. If you be not set apart for the work, give it up. If not, sorrow is in store for you. Why should you not be set apart for this work? You could still preach on Sundays, and the importance of developing so mighty an agency of good may well be set against all you could accomplish in a Circuit.

To prophesy failure of a concern that has not yet been fully tried is the mark of a feeble mind, or else of envious opposition. To strengthen your hands I enclose an additional order upon my firm. You may be sure I have plenty to do with all my spare money: still, I cannot spend my money better. "Wisdom and knowledge" should be "the stability" of the times, and preaching alone will never give this. People to be steadfast must read. Take care of yourself, and may God preserve you to the Depôt.

The amount of his subscriptions to the Book Depôt up to the end of 1861 was £775.

October 11th, 1866.

I AM sorry to learn that your Book Room only pays expenses. Would the "Chronicle" be more attractive in a newspaper form? Must you have so much space taken up with accounts of local meetings? These might be noticed; but the speeches of John Jones and Timothy Snooks, on the affecting occasion of presenting their Ministers with a teapot, are not sufficiently instructive, or even amusing, to be reported in full.

He then recommends that a considerable portion of the "Chronicle" should consist of "extracts from works of the greatest celebrity and in the highest style of composition;" and that the "Poet's Corner" should not be "filled with the effusions of every *gusher*," to the exclusion of the beautiful compositions of our standard poets. "Those trashy local effusions—smite them hip and thigh with the weapon that forms the distinctive part

of their author's own development. 'Clear your mind of cant,' was an axiom of Dr. Johnson,—in my opinion, a healthy one." After all, he admits that such information "as" ..... "is much needed to promote a sympathetic feeling among the various Circuits."

He drew up an elaborate report on the best constitution for the Committee of Management and the mode of conducting its business.

When Mr. Powell found himself fairly settled down in London, he devoted himself to the service of the Church there as unweariedly as he had done in Melbourne.

A noble Christian simplicity breathes through the following extract from a letter to a friend in Melbourne :—

LONDON, *November 21st*, 1862.

MY work at present is in a Sabbath School. I occasionally address the children and teachers, and now I have begun intend to embrace such opportunities as may present themselves to speak at public meetings on religious subjects, so as to attain greater efficiency. You think I "may sit down in the House of Commons." That is not my vocation, at any rate not my taste. My desire is after giving up business to devote myself completely to religious and philanthropic movements. I hope I may be spared to labour abundantly in this way before my Lord calls me hence. Let every one glorify God in the way he is best fitted for.

Throughout he acted on the motto of Lord Somers, "*Prodesse quàm conspici*;" he had rather be serviceable than conspicuous. Yet he aimed at the highest efficiency. On finding himself summoned to usefulness upon the platform, he put himself through a regular course of training under a professional elocutionist. He was

incessantly urging his friends to work as well as to give; *e. g.*,—"Do not give way to frivolous pleasures, even if you can defend them and prove them innocent. You can employ your time better and more nobly. I hope if you have been duly presented with a licence as a lay reader in the Church, that you will throw yourself into the work. You will soon find whether God has called you to it. Mr. Butters tells me that through earnest application and sincere devotion C. H. G. has become a most acceptable preacher. He was in circumstances similar to yours. Work while it is day in whatever sphere of usefulness you may find yourself: if not, listlessness will grow into a settled habit, and spoil all your plans of usefulness."

To friends in Melbourne and Tasmania:—

January, 1866.

My course is just the same as when you were here. I work at business and for the Church, and am now engaged about a small chapel we wish to erect near Bayswater. It is in a very destitute part of London, where ten years ago there were not five hundred people, but now a population of from twenty-five thousand to thirty thousand. They belong chiefly to the labouring classes; few of them attend a place of worship. London would appal you in many parts with its rapid growth and spiritual destitution. Vast exertions are being made by all denominations; but to barely overtake the increase requires fifty or sixty new places of worship every year. The pressure upon one from every quarter to give is wonderful,—Deputations, Collectors, Letters, Reports, &c., a man who has anything to give is now flooded with, so that a systematic plan is one's only relief and safety.

We have a good plan in our Circuit of inviting our congregations once a year to tea. We then address them on various matters, urging them to duty and decision and anything else that will make them better and happier. The Tract-Distributors get up annually a similar meeting, inviting

chiefly the poor among whom they labour, and urging them to accept the Gospel. Our Sunday School Superintendents also give an annual tea to the parents of the children who attend our schools. The teachers call upon the parents individually. They are thus brought into personal contact, which establishes a sympathy between them. Our Parents' Tea Meeting is a *grand* event. They are addressed by Ministers and laymen on their responsibilities and duties as parents. It is shown them that these can only be discharged by the grace of God. Those who are not *living* members of the Church, are then urged to become so. Such meetings as these develop the best feelings of the heart. They afford scope for the talent of many excellent people who but for such meetings would never know their own gifts. They create also that kindly sympathy which is the golden link between the poor and their brethren who are "better off," instead of the gnawing envy which forms an impassable gulf. I hope that if you have none of these periodical gatherings you will try to promote them in Launceston.

Is it not instructive that one so given to self-analysis should yet be so healthily *outward* and vigorously objective? It is clear that his sensitive and searching introspection did neither overstrain nor distort his mental vision.

How well it was for Melbourne that, in the formative period of its history, it developed so many intelligent, energetic, high-principled and God-honouring citizens! Mr. Powell was almost to the last a Melbourne man, regarding London as only his temporary residence. He writes:—"I cannot help sighing for Australia." And again in 1861: "What I have done and intend doing in Australia necessarily limits my giving in England. This you may suppose is painful, since I am constantly solicited. I must do the best I can, and leave the rest with God."

CHAPTER XXV.

SCRIPTURAL SAINTSHIP.

HOME TRAITS, HUMOUR, HIGH-SPIRITEDNESS, WARMTH, OUTSPOKENNESS, AFFECTIONATENESS, ETC.

"True to the kindred points of heaven and home."

WORDSWORTH.

"POWELL *was such a fine fellow; I hope his biographer won't make him out to have been a saint.*" So says one who knew him well. The antithesis is very suggestive. Is it impossible then for the same man at the same time to be at once "a fine fellow" and "a saint?" I suppose geniality, honour, high-spiritedness, generosity, humour, and a keen interest in life, are features of fine fellowship; and are not all these qualities consistent with, most of them essential to, the true idea of a saint? Luther says, "When I was a monk, I did oftentimes most heartily wish that I might be once so happy as to see the conversation and life of some saint or holy man. But, in the meantime, I imagined such a saint as living in the wilderness, abstaining from meat and drink, and living only on roots and herbs, and cold water; and this opinion of those monstrous saints, I had learned not only out of the books of the

sophisters and schoolmen, but also out of the books of the Fathers. But now in the light of the Gospel we plainly see who they are whom Christ and His Apostles call saints. Not they which live a sole and single life, or straitly observe days, meats, apparel, and such other things; or in outward appearance do other great and monstrous works, (as we read of many in the Lives of the Fathers,) but they which, being called by the sound of the Gospel, and baptized, do believe that they are justified and cleansed by the blood of Christ. So the Ministers of the word, the magistrates of common weals, parents, children, servants, &c., are true saints if, first and before all things, they assure themselves that Christ is their wisdom, righteousness, sanctification, and redemption, and if every one do his duty in his vocation, according to the rule of God's word, and obey not the flesh, but repress the lust and desire of it by the Spirit. Wherefore with great rejoicing I thank God for that He hath abundantly and above measure granted that unto me, which I so earnestly desired of Him when I was a monk; for He hath given unto me the grace to see not one but many saints, yea, an infinite number of true saints; not such as the sophisters have devised, but such as Christ Himself and His Apostles. Of the which number I assure myself to be one; for I am baptized, and I do believe Christ my Lord by His death hath redeemed and delivered me from all my sins, and hath given to me eternal righteousness and holiness."

It is certain that Luther would have readily recognised the saintliness of the subject of this biography, albeit *he was* "such a fine fellow." Very few, perhaps, would

have regarded him as an ideal Methodist: he was certainly very unlike the Methodist of fiction.

The popular and Popish contrast between a saint and a thorough man of business is utterly delusive. Devotion is the best preparation for the duties of life, and the duties of life are the best sequel to devotion. The engagements of daily business, and the relations of social life form an admirable education for the society and services of Heaven: for Heaven is the perfection alike of society and of service. Uprightness, devotion to duty, transparent truthfulness, a tender and sacred regard for the interests and reputation of others, humility, a repugnance to, and repression of, everything that is mean, proud, and God-despising, an affectionate veneration of true piety in others, firm adherence to the rule, "Whatsoever ye would that men should do unto you, do ye even so to them;" these are the civic virtues of the City of Light. Had it been possible for mediæval notions of saintship to obtain in the apostolic age, a friendly caution would doubtless have been suggested to St. Luke when he *took in hand* to record passages in the lives of such *fine fellows* as those who are now known to us as *Saint* Peter and *Saint* Paul. The impetuosity and yieldingness of the former, and the warmth, the piquancy, the address, the affectionateness and the high-spiritedness of the latter, would effectually exclude them from the calendar. Nay, He who manifested forth His glory at the wedding of Cana, He who was pointed at by the "saints" as a gluttonous man and a winebibber, He who denounced the theatrical saintship of His time with such relentless irony and defiant invective, He who in-

cessantly shocked all Pharisaic proprieties—was very unlike that strange ideal of saintship, which the Dark Ages have bequeathed to the Bible readers of the nineteenth century. Yet some who have received canonization were *fine fellows*, after all, and not very strait-laced. St. Francis de Sales, for example, was a keen chess-player, and Gregory the Great an incorrigible punster. A young Irishman, preaching from the text, "Perfecting holiness in the fear of God," instructed his audience quite as much as he startled them by his introductory sentence: "The first thing I have to say about *holiness*, brethren, is, There's nothing *shabby* in it." If there had been, it would have been strangely out of keeping with the character of Walter Powell, whose

> "Eye, when turned on empty space,
> Beamed keen with honour."

A very inadequate and even misleading idea of Mr. Powell's personality would be given without those minor traits which may be regarded as the *filling in* of a true portraiture. Though his character had a bold contour, with pronounced features, yet it bore no hardness or sharpness of outline. He was no smooth model of a man, but presented a strongly-marked individuality. In Committee he was often eager, and almost overbearing, when intent on carrying, against the inertness or timidity of others, some scheme, of the utility, importance, and urgency of which he was deeply convinced. In society he was chatty, communicative; fond of trotting out hobbies, and showing their best paces; full of anecdotes and apologues; a strange combination of earnestness and *abandon*.

His effervescent humour and keen sense of the ludicrous harmonized perfectly with his mundane capableness, his sensitive conscientiousness, and his devotional intensity. His pleasantries were the outgushings of a heavenly hilarity. His laugh had in it the ring of Christmas chimes,—

> "Peace and goodwill, goodwill and peace;
> Peace and goodwill to all mankind."

In his Journal he sets down smart replies and happy hits in common conversation. Of course, there is very little quotable in this bubbling of good-natured mother-wit. But our sketch would be incomplete without a dash of his light-hearted playfulness. In his confidential letters he would burst out into madcap rhyme.

To Mrs. Powell.

(Extract.) HYDE PARK SQUARE, *August 5th*, 1861.

WELL! shall we do the grand? Must we fall back on Upper Hyde Park, with its huge rent and bumptious pretensions? What are two poor Methodists to do? However, I shall confer with A——, and see what mischief he is desirous of getting me into.—So chapel and church—We'll leave in the lurch;—And as for the schools!—Let the young grow up fools.—For mind, my dear honey,—We hav'nt the money—To waste in this way,—It really don't pay.—We want all our cash—To lavish on trash.—We must furnish a mansion,—In all its expansion,—With everything elegant, wondrous, and fine—In painting, and music, and th' crockery line. What style would you like for a drawing-room fender?—On the subject of fire-irons, I know you are tender.—As an emblem of trade, on the whole, p'rhaps the best—We could paint on our carriage for family crest!

Even in his business letters he could not suppress his humour.

He concludes thus a mock heroic denunciation of the Conference for a financial policy of which he disapproved.

"But perhaps it is better to be like the Local Preacher from whom I once bought gold in Melbourne. Said I, 'If you get digging it up in these quantities, you will soon depreciate its value in England.' 'Ah, Sir,' replied he, with a wise shake of the head, 'there are men in our Conference there, who would *never allow* that!'"

Mr. Powell's acute susceptibility to all kinds of merry-wisdom was shown in conversation, correspondence, lectures to young men, and even in his grave diary, where, amidst records of his reading and religious struggles and successes, he notes serviceable retorts and sensible repartees. Though he was neither a wit nor a professed punster, he yet displayed in a quiet, easy way, genuine humour in most of its forms; "pat allusion to a known story, seasonable application of a trivial saying, play on words and phrases, taking advantage from the ambiguity of their sense or the affinity of their sound, an odd similitude, a sly question, a smart answer, a quirkish reason, a shrewd intimating, a tart irony, a lusty hyperbole, a startling metaphor, an acute nonsense, a scenical representation of persons or things, a counterfeit speech, a mimical look or gesture, an affected simplicity."*

Our friend also studied "whatsoever things are lovely," entering carefully in his Journal fine though slight traits of goodness, and small instructive incidents: *e.g.*,

"March 15th, 1860.—I saw a beautiful sight in one of

* Dr. Barrow, Sermon xlv.

the crowded thoroughfares of London. A well-dressed lady had just crossed the street, when she met a poor, blind beggarman, who was trying to find his way to the side from which she had just come, groping with a stick, and in great danger from the horses and carriages on every side. The lady, without a moment's hesitation, took hold of his hand, and led him across, and then returned, and went her way. But her act of love was silently recorded."

Resolute as Mr. Powell was by habit, and irritable as he was by temperament, and strongly as he thought, spoke, and acted, he was very relenting, and always tried to soften the effect of too energetic expressions, by healing and explanatory postscripts: *e. g.*, "Having read this over, I am afraid its tendency is to depress you."

To a young friend just setting up in business :—

"One essential element of success in business is *uniform* politeness and kindness. It does oneself good as well as those towards whom it is exercised. It acts wonderfully on assistants. I should insist on their treating *all* persons not obsequiously, but courteously. I have no faith in your burly brutes, who pride themselves on their bluntness, and think themselves thereby licensed to wound the feelings of all they come in contact with. I regard a written sneer as a detestable thing."

Mr. Powell's prosperity was clearly not the prosperity of a fool; it had no perceptibly injurious effect upon his character. He seemed at least as humble and submissive when a merchant in London as when a clerk in Tasmania; when the most liberal, active, and influential member of a

prosperous Colonial Church, as when a young convert trembling under the responsibilities of a prayer-leader and Sunday-school teacher. At any rate, his Journal records with perfect acquiescence his Church humiliations as well as his Church labours and successes.

"Melbourne, September 27th, 1859.—Attended the Leaders' Meeting from seven till ten P.M. The meeting finally arrived at a resolution to the following effect: 'It is cause for regret that the matters in dispute between Messrs. —— and Powell were not brought before the Church prior to resorting to an action at law. That both the brethren are in the wrong: Mr. —— for giving occasion for legal proceedings; Mr. Powell for not bringing the affair before the Church court in the first instance.' The Leaders also expressed their conviction that my claim on Mr. —— was, nevertheless, perfectly just, and he signified his willingness to admit it. The matter is thus brought to a satisfactory conclusion."

"September 28th.—The Rev. Mr. —— called on me, with Mr. ——, and showed me a receipt from my lawyer for the debt which I had recovered from him. I returned him £——."

Perfectly good-humoured submission to the formal and recorded strictures of a Church court, composed for the most part of individuals of inferior social position, is not the easiest virtue to a man who has rapidly risen in wealth and in consideration, occupying a forefront station both in the Church and in the secular community.

After all, the loveliest phase of Mr. Powell's character must remain unsketched,—his fireside graces and "all the *sweet* civilities of life."

But such entries as the following are very significant:—

"August 12th, 1860.—Gave Laura a lesson on Christ the Example for the young, and, after commending her to the blessing and protection of the Almighty during our absence, took her back to school."

The very extravagance of his language was often obviously intended to be self-correcting by its comic exaggeration:—

"Such a mode of carrying on business is enough to make one dance with rage."

At other times it was serious enough:—

"I would rather throw the money into the sea, than give him a farthing of that to which he makes an unrighteous claim, or yield to his greediness. Idleness seems to have eaten into his heart's core. So he had better cease from worrying, in the vain hope of inducing me to give way. I must raise my voice against sin. You say —— has been put out of his situation. He put himself out by negligence and carelessness."

Yet it must be confessed that he was at times too impetuous, too impatient of the prejudices, the leanings, and likings, and habitudes of others, in his ardent pursuit of a good object. He evidently had a difficulty in making due allowance for the temperament and inveterate notions, and, if one may so say, the natural history, of his opponents in committee or negotiation. This fault of his was, doubtless, to a great extent, not only constitutional, but the result of insidious, and at last fatal, physical disease. It cost him deep sorrow. He was one of that very exceptional class who find a difficulty in

seeing a matter from an opponent's point of view, or giving a large margin of indulgence for a Christian brother's state of health or business, or domestic relations, or spiritual conflicts. Yet he himself was conscious of needing such allowance. He was built upon the high-pressure principle, and there was always danger of becoming over-heated. His greatest mistake was in not making due concessions to the fixed habits and the helpless irritability of old age; *e. g.*, "They plead ——'s old age; but I ask, Is an offender to be dealt with more leniently because he is an *old* offender?" But that such explosive sentences were, on his side, the indications of excited exhaustion, is perfectly plain; the very next sentence being, "I am knocked up with business; so pray excuse more. I have been writing until head and hands refuse to do more."

It was his nature and his habit to speak, as well as to think, feel, and act, strongly and straight out. Writing in relation to a friend's affairs:—"Those banks destroy the Colonies, sucking the very blood out of the trading community for the sake of a lazy proprietary."

Mr. Powell did not shrink from that highest and most arduous act of true friendship, earnest remonstrance. His affectionate frankness and unflinching thoroughness in pointing out any serious defect in the character of a friend, and warning against any weakness or thoughtlessness which had the appearance and the effect of a breach of the golden rule, was one of his rarest excellencies. "Faithful are the wounds of a friend." It was, perhaps, in the band-meeting that he acquired this Christian accomplishment,—fidelity in reproof. To an old friend,

on the proposal to renew a suspended correspondence :—

"I am not surprised to find you lamenting that any interruption should have occurred in our friendship. It is difficult to renew a correspondence with thorough heartiness; *difficult*, but, happily, not impossible. I have no desire to recur to the past, by charging you with faults, which, if they existed, ought at once to have been pointed out by me. It would scarcely be seemly to 'say out' now what should have been spoken years ago. I therefore accept, with all heartiness and sincerity, your proposal to proclaim a mutual amnesty for the past. And let us resolve, by God's grace, since nothing else is strong, that our renewed friendship shall be based on the utmost simplicity, candour, and truth.

"The longer I live, the more I see the necessity of bending before the one fountain of truth, the Scriptures; endeavouring to drink in those clear disclosures, by which our duty to God and to our neighbour is made plain. All other 'remedies' fail to heal. But this not only heals, but gives Divine power to contend daily with the world, ourselves, and Satan, which, unless opposed by Divine energy, will assuredly prove our destruction."

Expostulating with a friend who had inconsiderately placed him in a very annoying and perilous situation :—

"No doubt your position was one of difficulty, but I am afraid you did not give my interests as much consideration as they deserved, after the very plain way in which I wrote on the matter. It has caused me much mental suffering for the last few months. I, however,

cordially accept your assurance that you did not think it would at all injure me."

Again:—

"I spoke plainly, as having your interests at heart. You must remember that remarks in writing always appear more severe than those made vocally, having none of the qualifications of tone and manner. The only way of getting right again is to repent, *i.e.*, to see that the wrong is in yourself, your own foolishness, and not in others. Let us be faithful to each other. Our friendship is based on mutual faithfulness. Of yours I have the firmest conviction, and you must not have less confidence in mine, even when I point out errors."

It must be admitted that our friend was not "a smooth man." He was much more like the cocoa-nut than the peach. His character was rather firm and strong than pulpy and downy. To some he might sometimes seem to have a hard shell, and a rough though serviceable coating; yet he had withal a large heart and a profusion of the richest milk of human kindness. His very vehemence was the milk of human kindness boiling over. In such moments Thackeray would have called him "beneviolent."

One of his most marked characteristics was his love of children. This is strikingly illustrated in his correspondence; *e. g.*, to a friend in Victoria:—

LONDON, ST. DUNSTAN'S BUILDINGS,
April 26th, 1866.

I HAVE sent a small case addressed to you,—a few toys for your poor child to amuse her during her wearisome affliction. The toys are of a substantial character, but among them is a

nice little china tea-set. Tea-sets always have a great reputation among children.

His correspondence with young people was very large. I can only give a specimen.

To a little niece at school :—

LONDON, 79, LANCASTER GATE,
(Extract.) *October* 10*th*, 1866.

MY DEAR ——,

YOU must throw all your energies into your studies. It is a noble thing to resolve, as the Catechism says, "to learn and labour truly to get my own living."

I am sorry to learn that you have a bad temper; but it is wise to acknowledge it, since "confession is half way to amendment." I can give you an infallible recipe for its cure. Try secret, earnest prayer. "The grace of God brings salvation," not only salvation after we are dead, but salvation while we are living. Jesus Christ came to save us *from* our sins. Now bad temper is a sin, and your heavenly Father is waiting to save you from it and from all sins, if you would ask Him. God is faithful Who promises. He always keeps His promise. Well, He promises to give His Holy Spirit to those who ask Him. Now, remember, that where God's Holy Spirit dwells, evil cannot triumph. Have you made prayer your delight as well as your duty? Formal prayers will never profit you much. Prayer should be the pouring out of your heart to God, telling Him earnestly all you need, and entreating Him to help you, begging Him to supply your wants. Do you want a sympathizing, loving friend? Jesus is your Saviour, Brother, Friend. Now, after this little sermon, let me beg you to go to God, believe that He will keep His promise; pray and expect to receive the Holy Spirit to abide with you. When *He* comes you will find your bad temper cured; and then cheerfulness and thankfulness will be the constant state of your mind. Now I have witnessed this cure in so many hundreds of cases, that I speak with confidence when I recommend it.

Your drawing will always be a delight to you, especially

when you learn to sketch from nature. You must read all the well-written books you can meet with; they will improve your knowledge and your style. When you meet with a good author, examine attentively how the sentences are framed. If you like me to write in this way, I shall be happy to open a steady correspondence with you.

I remain, yours affectionately,

WALTER POWELL.

Another form which our friend's kindliness assumed was his love of "personal talk."

To one of his partners in Melbourne:—

MY DEAR CHAMBERS,

THE news that most interests me is what does not appear in the public prints. *i.e.*, the doings of all I have any knowledge of;—their advance or decline, their removals, selling off, &c., marriages, births, and deaths. We already have a summary of the latter, still I miss many. How does —— —— prosper? Has a Public Garden yet been opened? Where have they decided to make the Terminus at Castlemaine? What are the Wesleyan Ministers about? Have you been to see the Book Depôt, and what is it like? These, and a hundred other small things constantly occurring, are what I want to know. For, strange to say, these small items of intelligence are of the most value to us here.

Then follows good-natured gossip about Australians in England, full of quiet humour—as if England were just a place to which Australians might come for purposes of recreation and trade—finishing with,—

I hope to hear that your parliamentary struggle is settled. Better have a strong government that does not quite please you, than be in the state you have lately been in.

The following testimonies from highly competent men cast further light on some fine traits in Mr. Powell's

character. The Rev. B. Cocker, LL.D., Professor of Moral Philosophy in the University of Michigan, U.S., writes :—

My first introduction to Mr. Powell was in the early part of the memorable '52, when the gold excitement was at its height. I called upon him at the store, corner of Great Collins and Swanston Streets, and presented a note of introduction. Sixteen years, spent mostly in other lands, crowded with great changes and stirring events, have since swept over me ; and yet, to-day, the companionship of Mr. Powell seems the most vivid of all my remembrances.

My first interview left a somewhat unfavourable impression on my mind. He was exceedingly busy. There seemed a touch of reserve in his manner, and an air of abstraction on his countenance, which indicated that his mind was preoccupied with responsibilities. A further acquaintance dispelled the apparent reserve ; the air of abstraction melted away. I got through the outer crust of him, and approached his heart. I learned to love him with a brother's love. It was my happiness to be thrown a great deal into his society, in matters of business, in public colonial affairs, in social life, in enterprises of benevolence, in Church relations and communings, and my attachment was daily strengthened. New revelations of goodness, of nobleness, of purity of intention, were continually unfolding. I never saw him perform an act, never heard him speak one word, which diminished my affection for him ; on the contrary, it ever grew deeper and stronger.

Those memorable years, '52 to '56, tried men's characters, and put men's principles and resources to the severest test. The delirious excitement of the gold discovery carried men off their feet, and turned their heads. A great many became moral, and some mental wrecks. But amid all this excitement and wild perplexity, Mr. Powell retained his self-control, his calmness of spirit, his inward life of communion with God. He stood like a rock amid the billows. He seemed almost the only calm and self-possessed man, in a great community run mad. With clear-sighted and far-sighted sagacity

he saw that, to manage well his own business, to avoid rash speculation, and wait for calmer weather, was the surer way to wealth. And the course of events soon justified his prudence. For when the tide began to recede, and a commercial crisis arose, and swept like a tornado over the colony, and probably two-thirds of the commercial houses in Melbourne were driven on a lee-shore and wrecked, he went through the storm securely; his losses were small, and he came out with an ample fortune. During these exciting times he was faithful to his duties as an officer of the Church, and he longed and laboured to bring up the Church to the responsibilities and duties of the hour. And, above all, he was inexorable in his determination to secure time for the culture of his heart, for closet prayer, and for the study of the Word of God. Here was the secret of his calmness and strength. He went forth into the noise and bustle of the world in that repose and peace of soul which communion with God supplies. His soul was "stayed on" God. He was anchored in the calm of the Infinite presence. He walked with God in holy communion, as he sold merchandise in the store, and conversed on business in the streets. And because he did everything in the fear of God, he did *right*. There never was breathed a doubt as to his integrity or honour, and his word was never questioned. In the business circles of the colony he left a spotless name.

During these three years there was no true social life in the colony. The masses went there to make their fortune, and then return to England. Even the children born in Australia were taught to speak of England as their *home*. No one cared to make a home in the colony. The chief concern was to make money; and, for the rest, they barely "lodged" and "boarded." The amenities of life—literature, music, art, intellectual converse, the love and joy of friendship—could there find no congenial place. The heart of Mr. Powell sighed for these, and in his last letter to me from London he assigns this as one chief reason for his return to England. But he made the most of the little rills of joy which trickled here and there amid the arid sands of that social desert. His house at Prahran was an oasis in the wilderness. A well-stocked

library, and the refreshing strains of sacred music, made his house a home. Never can I forget my walks with him across the open country towards Prahran, the communion of spirit we enjoyed, the deep and serious converse of "the things of God." And then the joyous welcome of his wife, the sunshine of her face, as she met him at the door; and the music,—he at the harmonium, and Mrs. Powell at the piano,—accompanied by the richer melody of his voice! We seemed to dwell for an hour or two in a better world. He had a few chosen friends in whose society he took delight. When these were gathered round him, there was the radiancy of joy;—the hearty laugh, the merry twinkle of his eye.

I am asked to indicate the weaknesses I detected in him. I must at once avow my blindness to his defects! He came nearer to my ideal of "a perfect man" than any other human being it has been my lot to know. *Behold an Israelite indeed, in whom there was no guile!* If for a moment, a day, perhaps a week, I doubted the wisdom of his conduct, or suspected him to be slightly blinded to the exact claim of right towards myself or others, a few more days or weeks sufficed to convince me he was right.

He had a sound judgment, an intuitive perception of the just and true, a tender conscience, a warm and loving heart. He was full of compassion. He conceived noble plans, had great executive ability, and a persistence which carried his plans to completion. His intellectual powers were of no mean order. He was at all times a good speaker: occasionally eloquent, always persuasive and convincing. A scholastic education would have fitted him for distinction in science or literature. But he was in his place. God's cause wants large-hearted, noble Christians in business, to conduct trade on Bible principles, to grow rich by industry and integrity, and to be faithful in the use of wealth. Mr. Powell was all this. He served his own generation by the will of God.

The great rush to the gold fields was in 1852, after the intelligence had reached England and America. People were landing in Hobson's Bay at the rate of ten thousand a week. Mr. Powell had then erected his large wholesale warehouse in Swanston Street, and he threw open the

upper room to accommodate the homeless, shelterless emigrants.

The Church Extension Society (afterwards called the "Church Building Loan Fund") was greatly indebted to his earnest advocacy and his liberal contributions. The friends in the colony cannot have forgotten the Meeting in Collins Street Church, when, after one of his characteristic addresses, he offered *twenty-five per cent. additional* on all the subscriptions of that year throughout the colony. I can now see him as he stood on the floor, with his hands clasped, quietly but earnestly arguing the imperative need of immediate action: "We must struggle to overtake, and keep alongside with, the vast influx of immigration, or we shall sink into barbarism, and re-enact the outrages of California. . . . Christianity is the only lever which can save us from moral putridity." With such words as these he urged the Church to be equal, by God's help, to the great emergency; and then, by one of his strokes of native sagacity, he made his proposal. Some £3,000 were subscribed on the spot. And, at the end of the year, his cheque was drawn for the twenty-five per cent. additional on all contributions.

The Rev. William Arthur, M.A., states:—

My knowledge of Mr. Walter Powell extended over a good many years, and was such as to give me many opportunities, and some special ones, of judging of his character. The impression left upon me was that of uncommon integrity and high religious excellence; especially a deeply conscientious regard for duty, a simple and humble spirit, great generosity, and steady attention to departments of labour for which he made himself responsible. From private intercourse I knew that the humiliation of his spirit before God was touchingly deep, and his spirit towards fellow-labourers in the Lord's work gentle and considerate. During the time of my acquaintance with him, I never knew anything in his walk that I could justly blame, and saw enough of amiability and large-mindedness to secure unaffected regard; enough of Christian graces to make one feel that, in his soul, the Lord had wrought a work of grace little displayed in

profession, but more than ordinarily well attested in spirit and life.

Mr. Powell's junior London partner says :—

SPENCER VILLAS, NIGHTINGALE ROAD, CLAPTON.

THOSE characteristics which most impressed themselves upon my recollection, were,—

1. His quick decision.

Free from the vanity which would seek to conceal an imperfect acquaintance with the subject requiring discussion, he freely inquired into those points on which he was not fully informed. Having thus obtained a clear view of the matter, his course of action was at once determined.

With the details fairly before him, he arrived with unusual celerity at the solution of the problem, often as if by intuition; and rarely did it happen that his conclusions needed reconsideration.

2. His persistence, perseverance, and tenacity of purpose.

These, I think, contributed greatly to his having achieved so much. Instances have occurred, when travelling alone, of his being attacked by indisposition, such as, had he been an ordinary man, would have sent him by the first available conveyance to the comforts of home, which he could have reached in a few hours; but he pressed on, in trying weather, through his self-allotted task, never swerving until the last place of business had been visited, and his purpose was fully accomplished.

3. His talent for organization.

Avoiding the occupation of his time with attention to mere details, he preferred leaving these to others, after laying down principles, or giving clear directions for their guidance.

It was thus that while the responsibility of extensive commercial transactions, involving interests of no little magnitude, were depending upon him, he was able, by devoting only a few hours each day, to keep his business well in hand, and find time for benevolent and philanthropic objects.

If an instance of mismanagement occurred, it was not his custom to seek out the author of it and take him to task, but rather to consider how and why the error had originated. He

would then provide such safeguards, or alterations of system, as would prevent its recurrence. For sheer carelessness he made no excuse. He would frequently say, "Business neglected is business lost."

In many instances his correspondents abroad derived much advantage from his friendly counsel; and one who was exceedingly successful, said that he owed it greatly to the manner in which Mr. Powell had conducted the business which he had intrusted to him.

4. His regard for trifles.

Any new invention or article of merchandise, if it had merits, although insignificant in cost, he would take care to introduce to those likely to appreciate it.

He was not in danger of the fate predicted for those who "despise small things," though often engaged in arranging for whole cargoes from distant ports, the trade of which his own enterprise had done much to develope.

5. Order and punctuality.

These were prominent features of his character. Five minutes before an appointment, rather than one minute after, was his rule. However much of business—confusion or disorder in his own arrangements or surroundings was unknown. His task well considered, and judiciously provided for, was usually completed before the time prescribed.

6. His high character and principle.

While watching closely and keenly the interests of a large circle of colonial correspondents, he carefully avoided the taking of any undue advantage, either on their behalf or his own. His career, in short, affords one more proof that it is still possible for Christian principle to achieve commercial success.

7. Delicacy of feeling and kindness.

These were natural to him. He shrank from roughly reproving even those by whose failures in duty he suffered.

If he thought a clerk in his office did not seem contented and comfortable, he would inquire, indirectly, what was the cause, and, if possible, remove it. The Saturday half holiday and early-closing movement had his sanction and support.

After visiting the International Exhibitions of London in 1862, and Paris in 1867, he provided that those who served him should share in the gratification he had himself experienced; and for this purpose ample time and means were specially afforded to each member of his staff, on both of those occasions.

8. His cheerful and genial temper.

Rarely did it happen that he parted with those who came to transact business before some pertinent anecdote or illustration, drawn from his large experience of men and manners, had cheered and enlivened the interview. Frequently he would wind up with some humorous sally that sent his visitor away with smiling face and "merry heart."

This is the result of my own experience, extending over several years.

J. TERRY.

These testimonies to Mr. Powell's kindliness might easily be multiplied, and countless illustrative incidents recorded, such as his lending a friend in straits £1,800, and on his almost immediate failure, paying his passage to America; and his sending an accomplished but obscure and necessitous teacher of music £25, to enable her to give a concert to make her talents known. But enough has been said to prove that with all his dexterity, regularity, and energy as a business man, and all his strictness and fervour in the cultivation of spiritual-mindedness, there was as little in his character of the gaunt and hard as of the censorious or the mystical.

CHAPTER XXVI.

DECLINING HEALTH AND DEATH.

"O my accomplished friend, do open your sharp eyes to the fact, that the man who really is a man is well content to live for a longer or a shorter time; he does not fondly cling to life; he commits that, with all such matters, to God, that he may be at leisure to fix his attention on this one thing,—to live, so long as it may be his lot to live, in the best possible way."—PLATO, *Gorg.*, 512, D.E.

MR. POWELL'S constitution had never fully recovered from the shock received in youth. He did his best to keep business within moderate bounds. In September, 1865, he wrote to a friend,—"By the present mail I am refusing good business orders, to the extent of £30,000 a year, from wealthy parties. I have just retired from the Melbourne firm, because I wish to concentrate my thoughts on the London business, and keep everything in a compact compass." To the same friend, under date of "April 26th, 1866," he thus states his reason for not immediately giving up business altogether:—"I have not been strong the last twelve months, frequently having been under the doctor. The weight of this large business is wearing. I indulge sometimes in dreams of retiring, which I check by the reflection that I am more useful where I am, at any rate for the present."

His Church cares, also, weighed heavily upon him. Although he was still at heart an Australian, confessing, "I cannot help sighing for Australia," and cherishing a hope that he should yet return and devote a few more years to Victoria; although he felt that in England he was "a stranger in a strange land," looking at everything with the eye and the heart of a Colonist; yet he threw himself with his characteristic ardour into the religious activities and responsibilities of his new though native sphere. Even in London he could not lose himself in the crowd; and, whilst still caring, saving, scheming, spending for his loved Victoria, he felt the claims of a city to which a Melbourne was being added every few years.

He had not been long settled in London, when he wrote to a friend in Victoria a long report on the religious state of London, from which I give a brief extract :—

To A. S. Palmer, Esq.

6, BROAD STREET BUILDINGS,
November 21st, 1862.

MY DEAR PALMER,

NOTHING gives me greater pleasure than communication with old friends. I manage, notwithstanding the tyrannous demands of business, to keep up a constant fire with all I most esteem. I promised you some account of what is going on in the religious world of London. It was an imprudent promise, one I am incapable of redeeming in any way worthy of the great subject. London is so vast, so utterly unfathomable, that the longer you live in it the more profound it seems to become. I need not tell you of ordinary religious life; that would be only a repetition of what you see and hear daily in Victoria. The Independents, Churchmen, Methodists, Baptists, are much the same here as there, save in one or two particulars. The Methodists are not so great a power,

in proportion, here as in the Colony. "The Church"—Episcopalian—has a high vantage-ground in her immense endowments and her status as the Church of England. These draw to her the wealth, fashion, and intelligence of the nation. A man inevitably loses cast who is not an Episcopalian. The Methodists, weakened by their long contest with "the Reformers," have made little progress for the last few years; but now, I think, are beginning to stir themselves, having recently raised a Metropolitan Fund of £20,000, besides paying off numerous chapel debts. A strong feeling has set in against chapel debts,—a healthy sign. The Revs. W. Arthur and W. M. Punshon are the most influential Preachers. The latter can stir any audience to its depths. He is devoted to the service of God. His imagination is of oriental magnificence. He is aided by a memory most capacious, which enables him to adorn every discourse or speech with flowers culled from every literary garden. How he has found time to read no one knows.

The Independents are a great power in London; they have numerous and well-built chapels, and their pulpits are occupied, as a rule, by clever, hard-working, pious men. Their having such good chapels, in such good sites, is chiefly owing to their having established a Chapel Fund several years ago, on the same principle as that which I vainly endeavoured to initiate in Melbourne. Methodism, now it has its Metropolitan Fund, can do little on account of the enormous increase in the value of land. The Establishment betrays elements of weakness in its divisions. Some leaders of the *Broad-Church* party are engaged in the awful enterprise of shaking the faith of thousands. The more earnest Evangelicals work anywhere and everywhere, and form a humble, devoted, self-denying band. They preach in the streets, theatres, concert-rooms, and private houses. There is but one drawback to their usefulness; they do not like to work with members of other denominations. Still there are many exceptions.

Then, as to the laymen. The way in which vital religion is working among the upper classes is one of the wonders of the age. I hear of several families among the nobility who

hold religious meetings in their houses, and pray for the conversion of the ungodly with the same fervour, simplicity, and earnestness, that used to characterize our Launceston prayer-meetings. I was at a meeting held in the house of Dr. Forbes Winslow. About eighty persons assembled in the Doctor's drawing-room. After singing and prayer, the Doctor called on any one who had witnessed good results in the theatres, concert-rooms, and parks, to state what they had seen. Persons of all classes were present. A scene something like those we have witnessed in the Launceston school-room presented itself. The most stirring narratives were given of the progress of the work of God. In one theatre alone three hundred were known to have been converted. A peculiar feature of the laymen's preaching is, that they address themselves solely to the great subject—repentance towards God, and faith in our Lord Jesus Christ; Christ, a present means of escape from the thraldom of sin; and the Holy Ghost, our Regenerator, giving light, power, and love. They do not advocate the special views of any sect. They have what is wanted in these days of cold infidelity—great simplicity and earnestness. The question with them is, "Are you converted? If not, you are in the thraldom of the devil.' God blesses this style of proclaiming the truth; it is practical and plain; there is no getting away from it; sinners yield more readily to its power than if attacked in the most learned and logical form. As of old, the greatest success is with those who lead a holy life, who are instant in prayer, and have a deep acquaintance with the Word of God. Is not this "Word a hammer that breaketh the rock in pieces?"

Mr. Brownlow North, brother of Lord North, preaches with singular power and originality. He speaks just like one who has escaped from the horrible pit and the miry clay. I heard him on Ephesians ii. 1-5—most startling and vivid.

Mrs. Powell and I attended an evening party, for "Christian conference and prayer," at a gentleman's house. Nearly all were Episcopalians. About fifty assembled in the drawing-room. It was a time of refreshing from the presence of the Lord.

Think of four hundred City Missionaries; the Strangers'

Friend Society, numbering three hundred unpaid visitors! But, as the Apostle says, when recounting the heroes of the faith, "time would fail" to speak of the numerous agencies for spreading the knowledge of salvation. Yet the labourers are too few. One of the most earnest said to me the other day, "The tide of wickedness is so vast, that our efforts are puny in comparison." Still the signs of the times are decidedly in favour of the Church of Christ; the people gladly flocking to hear any one who is *in earnest.*

In the spring of 1864 Mr. Powell visited the iron districts of Belgium and Germany, for the purpose of extending the trade of his Melbourne firm in that direction. This was almost wholly in the interests of his young partners there, as his connection with the Victorian business was to terminate in 1865.

On the 16th of November, 1865, the Rev. D. J. Draper and Mrs. Draper visited Mr. Powell, staying at his house a fortnight. They also spent Christmas there, and Mr. and Mrs. Powell were the last friends they saw in London, being accompanied by them to the train which conveyed them from Paddington to Plymouth, on New Year's Day, 1866. On the 17th of January, Mr. Powell wrote in his diary:—"The first thing I read this morning was the foundering of the steamship 'London,' with two hundred and seventy-six persons, and amongst them our dear friends, Mr. and Mrs. Draper. 'Precious in the sight of the Lord is the death of His saints.'" On the 22nd, he writes to Melbourne, "I am sure their death will fill the Colonial Churches with mourning. Mrs. Powell and I are deeply cut, although our grief is mitigated by the reflection that he died nobly, discharging his duty, and that God, in His all-wise providence,

permitted him to embark in that vessel in order that he might preach salvation to those who went down with him. The last words I had with him were about the Grammar School. I said, 'I hope you will take this matter vigorously in hand when you arrive at Melbourne.' He replied, 'It is my intention to do so.' In the midst of our distress, it is consoling to know that Mr. Draper's faith did not fail him in the trial, and that for twenty-four hours before the vessel sank he laboured incessantly for the perishing passengers."

"It is to be hoped that he was the means, under God, of bringing all who went down to repentance and faith in our blessed Lord. Who, then, would have prevented his going to sea in 'The London?' The conduct of Captain Martin and of Mr. Draper are amongst the finest examples of heroic duty in modern times. They have left behind a testimony which will have its effect on millions of minds. Our dear friend was just the man for such an emergency. God gave him grace and courage for his solemn and terrible task. It is also stated that Mrs. Draper, with characteristic thoughtfulness, kindness, and care, gave to one of the seamen who escaped her shawl to wrap round him in the boat. I have got the artist who photographed Mr. and Mrs. Draper only a few weeks since, to prepare a lot of their *cartes-de-visite*, which I have sent by book-post. Will you be good enough to distribute them? I have also advised the photographer to send you a packet for disposal at the Book Room."

"I think the idea of a scholarship in memory of Mr. Draper a very happy one."

Mr. Powell's first strong symptoms of failing health

appeared on Sunday, the 18th of September, 1864. On that day, he opened the Sunday School of which he was Superintendent, at half-past nine A.M. At the close of the morning school, he attended the public service of two hours' length in Denbigh Road Chapel. At half-past three P.M., he conducted the Sunday School teachers' prayer-meeting, and in the evening attended the public service again, leading its service of song. On the way home, he was taken ill, and was laid up for ten days. He attributed his extreme exhaustion to the want of ventilation in the chapel. Doubtless that may have expedited and aggravated the crisis; but this was not the first time he had spent two hours in a thronged and imperfectly ventilated building. The fact is, years of mental and bodily exertion, always up to, and often quite beyond, his strength, were working their inevitable results. Whilst regular, temperate, and conscientiously careful of his health, he had notwithstanding failed to apply with sufficient strictness to his expenditure of strength the judicious principles which he had worked so steadily and happily in all his commercial transactions. He had not limited his exertions to his capital of constitutional energy. He had mistaken spirit for strength; more correctly speaking, the strength that spends itself too soon for the strength which, having ascertained its limit, husbands itself and holds on. He was not so cautious and frugal in his investments of cerebral and nervous energy as in his pecuniary outlay. He did not in this matter "take stock twice a year," or "always live a little within his income." Like an improvident general, he had no reserves. His was the intense force, the *vis*

vivida, which only becomes aware of its limitations by collapse. Few men of his temperament adopt the sagacious policy, by which the Oxford oarsmen won the day from their smart American rivals, contenting themselves during the earlier part of the course with a buoyant, pleasurable forth-putting of strength, without over-straining or distress, reserving the extreme expenditure of power to the last decisive agony of competition. It is true that Mr. Powell resolved not to overwork himself, and believed that he could and should carry out his resolution; but he had no adequate reserve-fund of physical energy to meet an unexpected emergency. He writes from London, October, 1862:—"Business progresses satisfactorily. I have as much as I care to do, not wishing to work myself into the grave by over-application." Early in 1866, he tells an Australian friend, "I have been so busy and anxious for the last two months, through the failure of the health of my book-keeper, and getting into our new offices." And in the spring of the same year, "I have been on the rack for the last six months, and felt inclined at times to *give up*."

Then came the terrible commercial crisis of 1866, when *all faces gathered blackness*, a monetary cyclone, during which no prudent captain, whatever his confidence in his abilities or his ship, dared for a moment to leave the deck.

He writes: "The money-market has given us a *drilling* the last half-year, both in high rates and tightness. There has been an enormous break-up in confidence; everybody and everything is regarded with

suspicion. How people have managed with less capital than I have I do not know."

On the 16th of May, he writes, "During the last three months I have been low in health and depressed in spirits, and have been laid up several times with feverish attacks and sore throat. All this, my physician tells me, proceeds from general debility, and my only chance is to get away from the anxiety of business, for at least two or three months. I have therefore got all business affairs into very excellent trim. All orders are well in hand, and everything will be efficiently cared for, as if I were on the spot. I can, therefore, leave with great comfort."

But soon he has to write: "The critical condition of commercial affairs warns me to put off my Continental trip for a few days."

Early in June, Mr. Powell went to Aix-la-Chapelle. On the 8th, he writes from that city:—"I expect most of the banks here will fail. Two have gone within the last fortnight. I can only get my circular notes cashed, as a favour, by the landlord of the hotel; the banks will not look at them, having heard of the bank failures in London. The people are in great distress about the war. Most of the families here have had one member taken away to swell the ranks of the Prussian army; and, in many cases, the means of support have gone with the father, brother, or uncle claimed by the war. The doctor here is putting me through a course of bathing."

Again, on the 16th:—"The Prussian towns get more miserable every day. Banks break, mills stop, trade stagnates. Nearly all the mills here are quiet."

"I am prevented making my contemplated tour, by

the daily expectation of the commencement of hostilities. I am, therefore, staying here, hoping to derive some benefit from the waters. I am thankful that the first blow has not yet been struck, but all parties have gone too far to recede without a fight. Nearly two millions of men are under arms. I expect, if the powers hesitate, Garibaldi will precipitate matters. There will be slaughter on the American scale."

"Change of air and relaxation have already done me some good. I am suffering from a tendency to congestion of the brain, and my physician insisted on my forsaking business for a month or two, that my head may rest. In London we work, as a rule, too hard; but business, to be done well, must have minute attention."

On the 26th:—"We can learn very little here as to the details and progress of the war. The Government suppresses intelligence as much as possible. Only what they approve appears in the German papers, and French and Belgic papers are prohibited. There will, doubtless, be a heavy battle this week, otherwise people will think that Austria is afraid of her opponents."

Even here he could not give his brain the rest it needed. To his young partner he writes:—"I hope you will not delay any matter, because you do not wish to trouble me now."

Early in July he removed to Spa, Belgium, "the waters of which are celebrated for curing disorders of the digestive organs." On the 25th, he writes: "I am much better than when I left London, and expect, in three weeks, to return to business in good condition."

July 28th.—"Since I last wrote the war has not only

begun, but seems nearly finished. New complications may arise, but I think it quite possible that peace may be proclaimed before the (Australian) mail leaves. The breech-loaders, backed by the skill and energy of the Prussians, carry all before them. The Prussians, though victorious, have suffered greatly in the stagnation of their trade and the drain upon their population, whilst the blow has shaken the Austrian Empire to its foundations."

From this place he wrote:—

To the Rev. G. Maunder.

(Extract.) SPA, BELGIUM, *July 27th*, 1866.

IT is gratifying to me that I have in any degree been of service to you during your ministry in Bayswater. It is true I have most thoroughly sympathized with you and your work, but the weak state of my health has rendered all my service so spasmodic and uncertain, that I have often grieved at the little help I have afforded you. To have won your affectionate regard is, however, great gain. Long may you be spared in your quiet but active work, which effects much greater results than the noisy popular style. Whatever may be our opinion of *fine talking* at an earlier period of our lives, we are brought as we advance in years to recognise most keenly the truth,—that only those can accomplish any real good who have God's Spirit working in them,—that only those can speak with power and demonstration of the Spirit, who renew their strength by waiting upon God in secret. A vivid perception of this truth only comes to us after we have proved the vanity of all efforts apart from God. And what a mighty unbelief it discovers in us that we try everything apart from God, before we will really submit ourselves to His teaching! I wish it were our habit (with all reverence) to cultivate a deep personal attachment to the Great Redeemer: to have Him associated with all our plans, arrangements, duties, as our nearest and dearest Friend. If Christians were, generally, thus to view the Son of God, I am persuaded we should see signs and wonders. If we were so convinced of His complete sympathy

with our individual welfare, what a different view should we have of His cause! The notions of true religion, even amongst very earnest professors, are too *general;* and hence, at least two-thirds of the energy and zeal of the Church is never developed. It is a *deep, personal attachment,* that draws out every power, such as the Apostles had. We want more self-abnegation.

But what a fit of moralizing has come upon me! I was much pleased to hear that the laying of the Foundation Stone was successful. After all, no work we can undertake has less alloy in it, or gives such profound satisfaction, as rearing a place of worship. The Gospel is for the "healing of the nations." I hope that healing will come to that very sore part of Bayswater.*

"Spa, August 3rd.—We find the day too short when the weather is fine, and only just long enough when the weather is bad. What with books, music, chess, newspapers, bath, and meals, we have always plenty to do. Beautiful trout-streams abound in this neighbourhood, which is as hilly as Wales. Our health continues to improve, and we do not cease to regret our long stay at Aix, with this delightful place so near. We should have liked to stay here a fortnight longer, but my partner must have his holidays the first fortnight in September, and our office cannot be left without one partner, as every hour documents have to be signed, for which only a principal's signature will serve."

* See pp. 339, 340. Starch Green, now called Bassein Park. In reference to this the Rev. S. Cox states, "Mr. Powell took the liveliest interest in the Home Mission under my care, and was not only the largest subscriber to the Bassein Park Chapel, but ever watched the growth of that infant church. His last public service was presiding at one of the social gatherings there. In him lofty and sustained spirituality was united, in singularly beautiful harmony, with keen, energetic, successful commercial enterprise *Simplicity and sincerity* were inwrought with his nature."

Mr. Powell returned to London so far recruited as to be able to attend to business for some six months, when a sharp disease of the kidneys so reduced him, that he was "obliged to flee for life." In June, 1867, he resorted to Schwalbach, in Germany, from which place he wrote:—

"July 23rd, 1867.—I am advised by the best medical authorities that my only chance of permanent recovery is to abstain from all mental exertion for several months, and for the next two years to be very moderate in my work. I have been here for a month, doing nothing but taking the baths and drinking the steel-waters. I do not suffer such intense pain as I did in London, but otherwise my progress is very slight."

Thus begins an anxious and able business letter, of four and a half folio pages, accompanying another of two and a half pages, bearing the same date. His old friend, the Rev. J. Eggleston, of Australia, was with him here for a short time. To him he wrote, on the 24th of July:—

"I hope you will, by care, retain the health and cheerfulness you picked up here. I have not got on well since you left. My loss of appetite and sleep has returned, with the usual catalogue of aches and pains. I am, however, thankful to say, that I have more strength to bear these troubles than when in London."

He then plunges into the affairs of the Book Room in Melbourne, going thoroughly into its financial position, (to improve which he had advanced nearly £300,) and making minute and well-weighed suggestions as to its efficient working.

To the Secretary of Young Men's Mutual Improvement Association, Denbigh Road.

(Extract.) SCHWALBACH, GERMANY,
July 30th, 1867.

ACCORDING to my promise, I send you list of a few books that will be very useful to the young men of your Society who are in earnest to make up their lack of education. In this list you will find Dr. Beard's "Self Culture," and Paxton Hood's "Self Formation." The first of these contains whole lists of books suitable for various kinds of students, and therefore is invaluable; while the latter refers in his book to many excellent works. The young men should get and study well these two first; they will then discover the kind of books they will require for further researches. Pycroft's book gives some capital suggestions, and, for the more advanced, "Abercrombie on the Intellectual Powers" gives advice that should be written in letters of gold. Chambers' "Introduction to the Sciences" contains wonderful information for its size. It is a book for a child or a man, and as charming to read as a romance.

Any desirous to attain the first principles of the French language, will find "Contanseau's First Step" a gem of a book. But all the books in the small list I send are well worth having.

It would be well for any who want a larger choice of books to get the General Catalogues of W. and R. Chambers, of Paternoster Row; Bell and Daldy (late Bohn), Covent Garden; and that of Cassell and Galpin in Ludgate Hill.

Then follows the list.

Next month he removed to Heiden, in the Canton Appenzell, Switzerland. Even in this out-of-the-way place, he could not wholly escape from business, thanks to the perfection of postal arrangements. Here, however, he derived perceptible benefit, by "drinking the Swiss goats' milk."

From Heiden he went in September to Munich, then

to Dresden; whence, on the 1st of October, he again betook himself to Spa. Here he wrote on the 18th of October:—

(Extract.) SPA, BELGIUM, *October 18th*, 1867.

MY DEAR ——

THANK you for the sympathy you have expressed with regard to my health. I shall return to London in a fortnight, and once more resume my duties; though whether I can continue them remains to be seen. I shall husband my strength all I can, mainly directing the principal parts, and leaving the details wholly to Mr. Terry.

On coming from Paris I was so bad, that I resolved to have the best medical advice, and was directed to a physician of great celebrity. He, for the first time, and at once, told me the nature of my complaint—disease of the kidneys. This, by causing me great loss of albumen, was weakening me like consumption; so that when I took up my pen to answer the June letters, I found I was utterly helpless, and like a person about to faint from loss of blood. The physicians consulted together, and ordered me without delay to the Continent, as the best remedy, to drink the Springs, which are strongly impregnated with iron. The relief I at once experienced was surprising. To cut the tale short, my general health has improved, but the disease is not cured; nor, say the physicians, will be, under the most favourable circumstances, in less than two years. They are of opinion that I shall have to leave England for two winters, the cold being likely to strengthen the complaint.

From the same place he wrote:—

"Victorians should visit Continental watering-places to see how beautiful towns can be made by the judicious planting of trees. With the water supply you will shortly command in Victoria, tree-planting should be vigorously commenced. Why should you not have beech, chestnut, oak, and lime trees, and the magnificent firs of the

Mediterranean? They would grow wherever they could have a regular supply of water, and afford the delicious shade so wanted in all hot countries. In your 'pic-nic country,' shade would be doubly valuable."

Even here, and in this state, he could not escape the harass of business.

To a friend:—"From the tone of your remarks, I see that it is necessary I should apologize for being ill. I know it is a very disgraceful thing, and that a man is looked upon as a sorry vagabond when sickness overtakes him. The great Johnson observed, that 'every sick man' was 'a kind of rascal.' No wonder, then, that you, casting about for a reason, should only be able to account for my illness on the supposition that there must be some dark, mysterious secret weighing upon my inmost soul. My crime is that I have tried to do too much. I have wrought in my business and in the Church like a strong man, when I ought rather to have nursed myself. I could not believe my doctors that I was killing myself, till one day head and hand refused to work for me any more. *That* convinced me that I *must* relinquish all my offices in the Church, and set about repairing myself. I hope, in future, *moderation in all things* will be my motto. With regard to business, you have my sympathy and support."

The interests of the Victorian Book Depôt still pressed on him. To a friend at Melbourne he writes: "I would make a dead stand against the debt's getting one penny larger." He then insists in the strongest terms on "the immorality of getting into debt."

Of this closing period of Mr. Powell's life the Rev.

D. C. Ingram (then of Bayswater, now of Cardiff) writes:—

MR. POWELL'S deep and practical concern for the stability and growth of the Church of Christ was also very noteworthy. I cannot better illustrate this than by giving you an extract from a truly characteristic letter written to me in May, 1866: —"The Church of Christ is having a hard time of it now. The devil is playing a very bold game in our day, and needs casting down; for his agents use language now that is only consistent with great success. I am afraid he is making havoc in the Churches, since there is a wonderful increase within the last few years of Rationalism, Ritualism, and Materialism. We get confounded in these days by the specious reasons that are advanced for the decline of the success of the Church; but the time would be better spent by crying out as in days of yore, 'Lord, increase our faith; O Lord, revive Thy work.' The lack of success is, after all, occasioned by the ancient cause,—*unbelief*. I hope, in the deadly struggle that is now going on between the Church and the world, that our preachers will give themselves only to plain, earnest preaching. We want no gentle pruning of the branches, but the axe laid to the root of the tree. In these days we want men of the type of John the Baptist. I see that those who preach the truth without mincing matters are listened to with the greatest respect, and have the greatest influence."

I am grateful for my acquaintance with Mr. Powell, and for the stimulating influence of his character upon me. I think of him as a choice specimen of simple and beautiful Christian life, and of earnest, self-denying Christian labour; as the model of a high-principled Christian merchant, and as a pattern Christian gentleman. I pray God to give to Methodism, and to His Church at large, many, many more such.

I have been impressed with his *tenderness of conscience in business matters;* and many things that many respectable men do—and even some *good* men can do—in commerce, without qualms of conscience, Walter Powell evidently *could* not, *did not* do. Would to God that there were a higher tone of

Christian morality in our land among business men, members of the Church! Then would the Church "put on" her "beautiful garments," and go forth lovely and attractive in the sight of the people.

The Rev. G. Maunder says:—

HIS modesty and unobtrusiveness were striking features in his character. Indeed, considering his social standing, and his deep and intense longing to promote the welfare of his fellows, he was remarkably retiring. Who ever heard him in official or church-meetings with loud voice, or pertinacious doggedness, press his points? For a man having very decided views and a strong will, such as he had, he was one of the most practicable and pleasant men to work with I ever knew.

Mr. Powell returned to England in damaged health; he was for several years past but the wreck of his former self. Consequently, he did not take that prominent position in Church matters here which he did in Melbourne. But I can bear my testimony, as his pastor for three years, that he was a worker, a hard worker, for Christ, and a liberal giver to His cause. In the welfare of the Circuit in which he resided he took a deep interest, spending time, toil, and money in endeavouring to improve the psalmody in its principal place of worship—Denbigh Road Chapel. He was the indefatigable, prudent, painstaking, and kind Superintendent of the Sunday-school for several years. He was, for the usual term, the Circuit Steward, and managed the financial affairs of this Circuit with discretion and success. He supported liberally all our institutions.

The Rev. J. D Brocklehurst says:—

ON my appointment to the Bayswater Circuit, August, 1867, I received from Mr. Powell, then in Switzerland, a long and deeply interesting letter. Its sympathy with each part of the Circuit, and every department of the work of God therein, was most cheering. How tenderly he cared for "the poor of Christ's flock!" What warm love glowed in his heart toward "little children!"

When Mr. Powell returned home, I feared the worst as

soon as I saw the traces of suffering and weakness. But his eye was not dim : it sparkled with intelligence and kindliness. There was a sustained blitheness about him. When so weak that he could only bear a short interview, he inquired, as it might be a father concerning his children, about each officer, and the welfare of the work of God in each part of the Circuit.

I had one special opportunity of seeing him as his end drew nigh. That season of "holy communion" may never be forgotten. I was slowly retiring, when he drew back the curtain and signalled me to stay. It was to give me a thank-offering to be dispersed to the poor ; a characteristic close to a life of singular love to God and to his neighbour.

In the beginning of 1868, fatal symptoms rapidly developed. During the few weeks of final conflict the reality and depth of his Christianity became blessedly apparent. Mr. Maunder, who attended him to the last, gives the following details :—

GRASPING me by the hand, as I sat by his bedside, he said, "I have not to go to heaven to be with Christ ; He is here" (laying his hand upon his heart) ; "*He is here*—it is Christ *in you*—heaven within. I have Him here."

Some beautiful expressions fell from his lips during his illness, which were noted down. "O, mamma," said he one morning, addressing his wife, "such a glorious night ! Such a baptism of love ! Christ is in me, the hope of glory ! I have always had a divided heart ; now I have given it *all* to Him, and He in return has revealed to me the treasures of His kingdom."

When some flowers were brought to him, he said, "Put them near me, that I may admire the works of God. If ever I see the spring again, how I shall enjoy the beautiful trees and quiet walks among them ! I have never appreciated as I ought to have done, God's beautiful works ; they all glorify Him."

To Mrs. Powell he said, "If any one says to you that I have been patient, or have done anything during my life, say 'No.' I have deserved hell. It is all Christ."

Speaking of a friend, he said, "Hers is the right religion; it makes her happy."

"I shall leave you and Laura" (said he, speaking in reference to his beloved and only child) "in perfect confidence, knowing that you will soon follow me."

On another occasion he said, "If God spare me, I shall be very happy to work a little longer for Him; but if not, I shall depart, and be with Christ, which is far better." From time to time he would exclaim, "How I am surrounded by mercies! So many comforts that others are deprived of; nursed with such tender care; so many kind friends! Thank all who inquire after me." "Satan has tried hard to have me, but Christ has won the victory." On being told that "his was the happiest room in the house," "Of course it is," he replied, with a smile, "because Christ is here." To the Rev. R. W. Forrest, Chaplain of the Lock Hospital, he said, "I have loved and served my Saviour for more than five-and-twenty years; but I have never known such happiness as during this week, in this room." Even when his mind wandered, his words and broken sentences were illustrative of his loving character and Christian devotedness, as well as of the purity of his mind.

To the servants he spoke kindly and affectionately, blessing and praying for them, and referring to their faithful services.

Mrs. Powell records the following as amongst his last words:—"Tell your father and dear Willy that I bless them all, and that a great change has been wrought in me almost without my seeking. Tell Mr. Forrest how precious was the little communion." "My precious wife, I give you endless trouble, but love makes it all happiness."

He died on the 21st of January, 1868, at his residence, 79, Lancaster Gate. His medical attendant said, "I have attended men of rank and men of genius, men who have made a stir and noise in the world; but no man ever so impressed me as that man. Occupied as I am,

the remembrance of his holy expression of countenance and his beautiful character is continually before me."

On the day of his death the subjoined lines were written :—

BANK OF VICTORIA, 3, THREADNEEDLE STREET,
January 22nd, 1868.

POOR Powell! I deeply grieve that all hope is now gone. He has been, in the truest sense, a good man—religious, without hypocrisy; charitable, without ostentation; bearing his riches without arrogance; in all his actions consistent. I greatly respected him.

A. H. LAYARD.

Dean Milman truly says :—"What is wanted is a Christianity—not for a few monks or monk-like men—but for men of the world; (not of *this* world;) but men who ever feel that their present sphere of duty, of virtue, of usefulness to mankind, lies in this world on their way to a higher and better,—men of intelligence, activity, of exemplary and wide-working goodness,—men of faith, yet men of truth, to whom truth is of God."*

Such was he whose character and career I have imperfectly sketched.

Mr. Powell was interred in the Marylebone Cemetery, Finchley. Impressive sermons, since published, were preached, in improvement of his death, at Bayswater, by the Rev. George Maunder; and by the Rev. J. C. Symons, at Melbourne, where, notwithstanding his long absence, his death was felt to be a public calamity.

* Essays, p. 373.

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